

## Schools open

*What's new,  
school by school*

By Neil Fater

Freshly washed and streak-less blackboards, long sticks of unbroken chalk, ironed shirts, white sneakers, stiff jeans and sharpened pencils are not the only new things that will greet Andover students when they return to school today.

At Bancroft Elementary, for instance, kindergarten and first grade teachers carrying colored balloons will meet students wearing corresponding name tags and lead the children to their classrooms.

A new foreign language curriculum will be implemented in  
(Continued on page 28)

## Kids send a message to teachers

*'Here's what works  
for us in class'*

By Linda Kenney

Kristin Jenkins, 17, of 15 West Parish Drive, who begins her senior year today at Andover High School, has a message for teachers. She says she enjoys classes with a "fun learning atmosphere."

Andover students say their classes are important, and how those classes are taught makes the difference.

At random, the *Townsmen* asked a few students if they'd like to send a message to their

(Continued on page 6)



Kristin  
Jenkins



It has taken Maya Dwarakanath seven years to learn the classical dances she will perform Saturday at the Collins Center.

## 15-year-old to make her debut in classical Indian dance form

By Neil Fater

They will come from up the street and across the ocean. Hundreds of people - friends, family, fellow dancers, instructors, and the just plain interested - will flock to the Collins Center Saturday to watch Maya Dwarakanath ascend the stage.

It has taken her seven years of practice to learn the dances she will perform. Yet, it will take her longer to put on her necessary clothing, makeup and jewelry than to perform the eight classical Indian dances she has planned.

"It really is the culmination of years of hard work and it will be over in two hours. It seems kind of odd," said Maya, a 15-year-old student at Phillips Academy. "But this is just your day. It's your solo. No one will be watching the musicians."

Though Maya will continue to perform Bharatha Natyam, the dance form she has studied, equal attention will be given to all participants in future shows. This is her day to blossom.

Maya's debut is known as an Arange-tram, a convention that marks the com-

(Continued on back page)

## Mini boom in real estate

*Assessor notes strong  
residential growth*

By Don Staruk

The real estate market in Andover has grown steadily in the past two years and the hot market right now seems to be more expensive homes, those in the \$600,000 to \$750,000 range, according to William Krajeski, town assessor.

"We're in the midst of another

(Continued on page 31)



William  
Krajeski

## Your garbage disposal may be illegal

By Don Staruk

After breakfast you threw orange rinds and eggshells into the garbage disposal. After dinner you fed the disposal chicken skin. Yesterday it was steak gristle and leftover vegetables. It all goes into the disposal.

But if you live in one of the roughly 5,000 to 7,500 homes in Andover that have septic systems instead of town sewer, chances are your next move - turning on the disposal - is a

(Continued on page 27)

### INSIDE:

- Farewell to Mark McQuillan: See page 14.
- Last in series: Extraordinary Volunteers: page 2.

### NEXT WEEK:

- Classic Real Estate.
- Also, a second section: Hospital, Health Care, Beauty & Fitness.



## Extraordinary volunteers

*Last in a continuing series on Andover people who are extraordinary volunteers.*

### Virginia Cole

By Tina Girdwood, president, Andover Recycling  
Virginia Cole's commitment to community service, the people of Andover and the quality of life in Andover has been extraordinary.



Virginia Cole

Over the years she has been a member of the Board of Selectmen, School Committee, president of the League of Women Voters of Andover twice, president of Andover Recycling Inc. and member of the Andover Historical Society board of directors as well as a supporter of various other town groups.

In my experience through Andover Recycling and the League, Ms. Cole has not only been a leader but also one who reaches out to others, works with others to find solutions and encourages others to join her in her commitment to Andover. I appreciate her dedication and I think many others in town would agree.

### State enacts road bill for 'time sensitive' projects

The Massachusetts House of Representatives and Senate recently enacted certain provisions of the Transportation Bond Bill, according to State Senator John D. O'Brien, D-Andover. The transportation bond bill provides approximately \$2.4 billion for "time sensitive" transportation projects throughout the state.

Time sensitive projects include road and bridge construction and repair, highway repair and maintenance, public transportation purchases and improvements as well as various infrastructure improvements.

The projects approved by the Legislature as part of this bill include a \$2 billion allocation for road and bridge construction and highway repair projects throughout the Commonwealth. In addition, approximately \$400 million was appropriated to fund various improvements in public

### Carol Rougvie and Florence Feldman-Wood

By Tina Girdwood

I'd like to nominate Carol Rougvie and Florence Feldman-Wood and all the volunteers who assist at the recycling site at West Middle School on the third Saturday of every month. Ms. Rougvie and Ms. Feldman-Wood have organized the volunteers for many years. All the volunteers have displayed support for this service through rain, cold and heat.

I appreciate their enormous community spirit and dedication to recycling and the environment. This service would not be possible without them all.

### Shawn Logan

Shawn Logan has been an active YMCA volunteer for 12 years. He has served more than 3,250 hours in a variety of different capacities. He has taught youth and adult swimming instruction, lifeguarding, first aid and CPR and has been a dedicated supporter of both the competitive and synchronized swim teams.

He currently serves on the membership program committee and building expansion committee. He did extensive research on the pool and handicapped access in particular.

Mr. Logan lives at 89 Bailey Road.

transportation such as the purchase of new buses and subway trains.

The State Police force will benefit from this legislation in the amount of \$28 million for the purchase of new police cruisers and the implementation of a new telecommunications technology system.

More than \$1.7 billion was approved in the bill for infrastructure improvements for federally aided highway and bridge projects in Massachusetts, including the Central Artery project.

"The enactment of this legislation will ensure that transportation projects already underway for the current construction season will continue to move forward. In addition, this funding will allow for many new projects to begin," said Senator O'Brien. "Many of these projects ... ensure highway safety."

School lunch menus are on page 15.

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## NEWS IN BRIEF

### Newcomers plan fall social event

The Newcomers Club of Andovers will host its fall sign-up social Tuesday, Sept. 13, at 7:30 p.m., in Old Town Hall at 20 Main St.

New and renewing members are invited to register for the year's activities, socialize and enjoy refreshments.

Established residents of the Andovers and those who have let their Newcomers Club membership lapse are also invited to attend and register.

The Newcomers is a social club for residents of Andover and North Andover that features a variety of activities from bridge, sports, crafts and cooking, to playgroups and couples activities.

For more information call Jeri Quirk in Andover at 475-2453 or Linda Latta in North Andover at 975-7753.

### YMCA to host open house

The Andover/North Andover YMCA will open its doors to the community Thursday, Sept. 8, from 10 a.m. to 2 p.m. to celebrate the dedication of its new wing and mark the 20th anniversary of the facility. There is no charge for admission.

Lap swimming, recreational swimming and use of the Nautilus Center and Free Weight Center will be available as well as line dancing, aerobic classes, basketball and volleyball.

Commemorative T-shirts will be given to the first 50 people who join the Y that day.

The Y is located at 165 Haverhill St. (Route 133, Andover. For more information, call Marisa Mersereau.

### State Primary is Sept. 20

The Massachusetts State Primary will be held Tuesday, Sept. 20, from 7 p.m. to 8 p.m.

Precincts 2, 4, 5, 6 and 7 will vote at the Andover High School gymnasium on Shawsheen Road.

Precincts 1, 3 and 8 will vote at the Andover Senior Citizen Center on Whittier Court.

The deadline for new voters to register to vote for the State Primary or for registered voters to change parties has passed.

The town clerk's office says it is important for registered voters to remember that the state has redistricted Andover's district for representative in the General Court. Precincts 1, 2, 3, 4, 6, 7, 8 will remain in the 17th Essex District. However, Precinct 5 will be voting for candidates in the 18th Middlesex District.

### College offers free movies

Merrimack College Arts offers its fall Film Festival on Tuesdays.

Films, which are free and open to the public, will be shown on Tuesdays at 7:30 p.m. in the college's library auditorium.

Here is the schedule:

Sept 13	<i>Sex, Drugs, Rock &amp; Roll.</i>
Sept. 20	<i>The Commitments.</i>
Sept 27	<i>Liquid Sky.</i>
Oct. 4	<i>Lolita.</i>
Oct. 11	<i>All You Need Is Cash.</i>
Oct. 25	<i>Sid and Nancy.</i>
Nov. 1	<i>Something Wild.</i>
Nov. 8	<i>Breaking Glass.</i>
Nov. 15	<i>My Beautiful Laundrette.</i>
Nov. 29	<i>A Clockwork Orange.</i>

This semester's films illustrate the dramatic changes the United States has undergone since the 1950s and how these changes have affected the industrialized world.

Discussion and refreshments will be part of each showing.

The festival, which is under the direction of fine arts professor Robert Heinlein, was established last semester to provide an opportunity for students and members of the surrounding communities to see films not easily accessible.

Contact Professor Robert Heinlein, Merrimack College, at 837-5256.

### Sheila Brodie Zetlan Road Race is Sept. 18

The fourth annual Sheila Brodie Zetlan 10K Memorial Road Race will be held Sunday, Sept. 18, at Temple Emanuel, 7 Haggetts Pond Road.

Registration and number pickup begins at 11:30 a.m. In-line skaters' race time is 12:30 p.m. Runners' race time is 1 p.m.

The first 100 runners registered receive a long-sleeved T-shirt.

Pre-entry fee is \$10, post entry is \$15. Make checks payable to Sheila Brodie Zetlan Breast Cancer Research Foundation, and mail to Myrna Jaffe, 8 Candlewood Drive, Andover MA 01810.

Age divisions include men and women under 19; 20-29; 30-39; 40-49; 50-59; over 60. Money awards go to the top three men and women overall. The top three finishers in each division will receive prizes. For in-line skaters, the top three finishers overall receive prizes.

For more information call Myrna Jaffe at 475-4132.

### Meeting is about scouting for girls

The Spar and Spindle Council will have a parents' information night Monday, Sept. 12, from 6:45 to 7:45 p.m. in St. Rita's Hall at St. Augustine's Church on Essex Street. This meeting is for Andover and North Andover parents who do not have daughters in Girl Scouting. The child does not need to attend the meeting. Registration is \$6 a year, but will be collected when a girl is placed in a troop.

Scouting is open to girls ages 5-17. The council is also looking for adults to work with the girls in the scouting program.

## Quote, unquote . . .

'Basically, anybody who has a septic system - it has to be designed 50 percent bigger than what would otherwise be allowed if they want a garbage disposal.'

Joanne Martel, health code enforcer for the town, pages 1 and 27

'Police did not find the runaway swine.' And, 'a sick fox was reported.'

Police Log, page 12

'Children need to try to reason out problems. They need to be responsible for their actions and take responsibility for their own learning.'

Charles Friel, principal of West Elementary School, page 28

'The biggest thing this summer is the re-emergence of the \$600,000 home on the market. That was one of the weakest areas of the market 18 months or two years ago.'

William Krajewski, pages 1, 31

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### Correction

The caption under the photo of Maxwell Nolin in last week's Townsman incorrectly stated his parents' name. They are Scott and Catherine Nolin.



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# Town employees seek smoking room

By Don Staruk

Two months after the town's bylaw banning smoking in public and municipal buildings took effect, employees at town offices are seeking to re-open the smoking room on the third floor of that building.

Selectmen will discuss the issue at their meeting this Monday night, Sept. 12, at 7:30 in town offices.

The smoking room was built last year, at a cost of close to \$10,000, after town offices initially went smoke free. The bylaw, passed at April Town Meeting this year and in effect since July 13, banned smoking throughout the building, but includes a provision for a variance to allow smoking under special circumstances.

Barbara Morache, data processing manager and a smoker, said smokers at town offices in early August conducted an anonymous poll of the 62 regular employees of the building, (five others were out sick or on vacation). Each employee was given a ballot and asked to check off whether he or she was in favor or against asking for the variance. The unsigned ballots were then placed in a can. The result was 51 votes in favor of the

request and 11 against asking for the variance, according to Ms. Morache. About a dozen of the employees are smokers.

"So we were pretty impressed with the results and we figured they are the people who are going to be affected by the room," Ms. Morache said.

Ms. Morache approached Buzz Stapczynski, town manager, with the results of the poll three weeks ago and asked him to petition the Board of Health for a variance from the bylaw to allow the smoking room to be re-opened. Mr. Stapczynski said he would consider the request and have a decision by Sept. 1, according to Ms. Morache. But when pushed for an answer last week, Mr. Stapczynski said he needed to discuss the matter with selectmen, and put it on the agenda for next week, she said. Ms. Morache is the daughter of Selectman Bill Downs.

Mr. Stapczynski said the variance request comes into conflict with a selectmen's smoking policy for town offices that dates back to 1986, and with the new smoking bylaw.

The earlier policy banned smoking in most public areas of the build-

ing except private offices, and that was also the general state law until the town's smoking bylaw was passed, Mr. Stapczynski said. Now selectmen need to either bring the policy into line with the bylaw or decide that it is superseded by the bylaw.

"So I think I have to run it by selectmen for their direction," Mr. Stapczynski said.

His own personal bias against smoking runs into the reality of the variance provision, and the fact that that smoking room, with its separate heat, ventilation and air conditioning system, already meets at least some of the requirements for the variance, the town manager said.

Mr. Stapczynski said it is also true that the smoking room in town offices worked fine, without complaints from other employees, prior to the bylaw taking effect.

But a larger issue that also needs to be addressed is one of liability. He polled other building managers, of both public and private properties, and found there could be a liability problem for employees who have to go into that room, such as janitors or other maintenance personnel.

Should they develop cancer or respiratory disease later, they could try to make a case that it was because they had to go into that room.

## Town Meeting vote

Residents at the third night of Town Meet-

(Continued on page 5)

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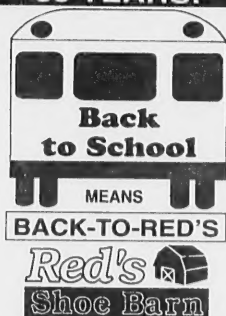
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## Pirates tryouts

The Pirates swim team will hold tryouts Monday and Tuesday, Sept. 12 and 13, at Greater Lawrence Technical School, 57 River Road.

Those 12 and under should report at 5:15 p.m.; those 13 and older at 7 p.m.

Call Vicky Robb at 475-1968 for further information.

## News Listing

### THURSDAY, SEPT. 8

**School Building Committee**, 7 p.m., scheduled meeting with Earl R. Flansburgh and Associates Inc., third floor, town offices.

**Patriotic Holiday Committee**, 7 p.m., second floor, town offices.

**Andover Housing Authority**, 7 p.m., 256 Main St., Frye Circle.

### SATURDAY, SEPT. 10

**Zoning Board of Appeals**, approximately 9 a.m., deliberations for Sept. 1 petitions, second floor, town offices.

### MONDAY, SEPT. 12

**Ballardvale Historic District Study Committee**, 7:15 p.m., South School faculty room.

**Board of Selectmen**, 7:30 p.m., third floor, town offices. Agenda includes discussion of an application for a variance from the smoking bylaw to allow use of a smoking room in town offices.

### TUESDAY, SEPT. 13

**Historical Commission**, 6:30 p.m., second floor, town offices.

**Planning Board**, 7:30 p.m., third floor, town offices.

**Conservation Commission**, 7:45 p.m., first floor, town offices.

## Town employees want their smoking room at town offices

(Continued from page 4)

ing in April voted in favor of the bylaw, 279-86. Ms. Morache said that vote doesn't mean residents would be against the employees asking for a variance.

"The way I look at it is, the voters voted on this bylaw with a provision for a vari-

ance. And the Board of Health wrote it with a variance," Ms. Morache said.

The purpose of the bylaw was to protect people from second-hand smoke, and the smoking room does that, she said. Another intent of the bylaw was to protect youths from smoking. But having teachers and town employees hanging out on sidewalks smok-

ing does nothing in that regard, Ms. Morache said.

She said the non smokers can be protected without punishing the smokers.

If, after Monday night's discussion, the manager decides to request the variance, the petition would come before the Board of Health at that board's October meeting.

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# Students send a message to teachers

(Continued from page 1)

teachers about what works for them in the classroom.

Anil Ranganath, a 14-year old freshman from 1 Greybirch Road, said a teacher he once had for history class used "different activities, projects and games" to "make it fun."

Another senior, Jessica Harlow, 17, of 128 Rattlesnake Hill Road, advised: "Don't just lecture. Do more fun stuff and have more activities."

Making classes fun is not the only advice students offered. Jessica Banos, a 17-year old senior from 7 Ginajo Way, said teachers



Nikki Winters



Sarah Anderson



Tim Kearns

ers should have "respect and be enthusiastic."

Nikki Winters, a freshman from 13 Maple Ave., said teachers often use "too much memorization," which means "you're not really learning."

Sarah Anderson, a 15-year-old sophomore from 34 Lincoln Circle, also offered advice. She said teachers should try to "keep an open mind."

## Here's what students want from teachers:

- **Not so much memorization.**
- **Keep an open mind.**
- **Be respectful.**
- **Be enthusiastic.**

But at least one student took the opportunity to answer the question with a joke: Tim Kearns, a 16-year-old junior at Andover High School, who lives at 10 Mohawk Drive, answered simply, "Stay home."

Linda Kenney is working this semester as an intern at the *Townsman*.

## Technical School plans get acquainted evening for parents, guardians of freshmen

Parents or guardians of the freshman class at Greater Lawrence Technical School are cordially invited to a Get-Acquainted Evening on Tuesday, Sept. 20, starting at 6 p.m. in the school cafeteria.

Administrators and teachers will be on hand to answer questions. Refreshments will be served.

## Community calendar

The *Andover Townsman* keeps the Andover Community Calendar, a listing of major local events including fund-raisers, concerts, plays and more. The purpose of the calendar is to avoid two major events occurring on the same day. Submit the event in writing to Perry Colmore, Andover Townsman, 33 Chestnut St., Andover 01810.

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# Board discussing delaying Sanborn construction

By Neil Fater

A decision to delay construction to Sanborn Elementary School topped the School Committee's agenda Wednesday night, after the *Townsmen* went to press.

The School Committee planned to vote to either support or contradict the recommendation of the School Building Committee to delay Sanborn building construction until June, 1995. School officials and committee members have been concerned that courses will be disrupted because Sanborn students will be too close to the construction.

"I would imagine we've got to discuss it," Mary Lyman, School Committee member, said of the issue. "I'm leaning to postpone the construction if it means it's going to put the school in an unnecessary hardship."

Principal Jade Reitman said this week she is happy with the building committee's vote to postpone construction, because workers will dig and hammer during two summers, leaving only one school year with construction noise.

One concern with postponing construction is that the project cost will rise. However, Ms. Lyman suggested

that because the South and Sanborn projects will peak at different times, only one clerk of the works may be necessary to cover both projects, thus saving some money.

Should the committee vote to postpone the construction, it will not need to consider a request by Jim Marsh, building committee chairman, to add two new classrooms to the Sanborn project. School Committee members indicated they were opposed to the idea at their last meeting, but an official vote was expected last night.

## Technology

The School Committee will also continue to plug away at installing an Andover High School computer lab and an ad hoc technology committee.

The school department wanted to have new computer equipment available to High School students during the first of the school's four terms. However, officials learned recently that the 60 percent-reimbursable funds for the High School construction project can not be tapped until construction starts in November.

In order to pay for the new computer equipment, the committee voted last Tuesday to use some of the \$2 million

approved by Town Meeting and a debt-exclusion override vote to update technology at the schools not included in the \$40.5 million construction project. The committee planned to only "borrow," the equipment, which would be sent to the middle schools after the High School construction funds become available, according to Dick Muller, committee chairman.

However, town finance officials nixed the approved motion, questioning its legality.

"You know what happened? The way it was written didn't reflect the intent," said Ms. Lyman.

According to Ms. Lyman, the problem was that the committee didn't make it clear that the equipment would only be borrowed by the High School for the first few months of school. "I'm expecting nothing will change other than the way we word the motion. I don't expect that one to be a big issue," said Ms. Lyman.

However, if the committee comes back with a newly-worded proposal with the same intent, "I'd have to do a little bit more research," said Rod Smith, town accountant. "I'd probably at that point refer it to town counsel."

If money from the \$2 million fund is

not approved, the committee must decide either to use existing Capital Improvement funds or put off the purchase of new equipment until the reimbursable High School funds become available in November, according to Dick Neal, acting superintendent of schools.

## Committee reviews

The committee will also take a fresh look at the roles of its three subcommittees, the Ad Hoc Committee for Finance, the Ad Hoc Technology Committee that is just beginning, and the School Building Oversight Committee.

Following the uproar created when the schools questioned the service and charges coming from the Municipal Maintenance Department, Buzz Stapczynski, town manager, created his own building oversight committee. Because of this, the SBOC's role is likely to undergo the most significant change.

"To credit the School Building Oversight Committee, they have done a lot, including the school preventative maintenance program," said Ms. Lyman. "I see that the School Committee would like it to continue. It's my concern that we use the citizens' donation of time effectively."



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## BUSINESS

### Merrimack College receives grant for co-op education

Merrimack College has been approved for a five-year \$256,632 grant by the U.S. Department of Education to expand its Cooperative Education program. The college has received an initial \$70,264 for the first year of the grant.

Merrimack College will underwrite 68 percent of the project; the grant will provide 32 percent of the operating funds.

The Higher Education Act (HEA) Title VIII cooperative education grant will allow the college to phase in co-op for students majoring in liberal arts or the sciences and increase minority participation in the program. Until now, cooperative education was available only to business, electrical engineering, civil engineering and computer science majors.

In September students in biology, chemistry, mathematics, physics and health sciences will be eligible for co-op participation. Over a five-year period, virtually all majors at the college will be given the option to participate

in co-op to complement their studies.

Under the grant, students in the arts and sciences will participate in a "parallel" co-op plan, which allows students to work part time during the school year and full time during the summer, completing school in four years.

Majors now being served by the co-op program will continue to alternate full-time semesters of classroom study with full-time paid employment in their field of study. On the "alternating" plan, the usual four years of undergraduate education is extended to five years.

Merrimack will add 200 employees to the approximately 300 currently participating in the college's co-operative education program. Businesses now participating include NYNEX, Georgia Pacific, Massport, Boston Gas, Walt Disney World, *The Boston Globe*, Volpe National Transportation Systems Center, and a number of banks, insurance, computer, engineering and certified accountancy firms.

### NILP finds a home

After 14 years of pioneering independent living advocacy and services in the Merrimack Valley's disability community for people with all types of disabilities, NILP has found its permanent home at 20 Ballard Road in South Lawrence.

NILP works with people who have disabilities who want to learn the skills and resources necessary to live as independently as possible.

"Over the years we've provided counseling and training to thousands of people with disabilities in the Merri-

mack Valley and particularly in Lawrence," said Charles Carr, executive director.

This is the agency's fifth location in Lawrence. "We've been all over the city, and some areas were rough, but we've always considered Lawrence our home," he said.

In the last four years, NILP held a capital campaign drive to purchase an office building. NILP received financial support from the city of Lawrence Community Development Dept., Stevens Foundations and Raytheon.

### Russian conservators kick off international exchange program at Conservation Center

The Northeast Document Conservation Center (NEDCC) in Andover is launching an exchange program for conservators at Russian museums. The program is supported by the Soros Foundation, the Trust for Mutual Understanding, and the United States Information Agency.

Arriving Sept. 19, five senior paper and book conservators from St. Petersburg, Russia, will spend three weeks at NEDCC's facility working side by side with the center's conservators.

The institutions represented include the Hermitage, the State Russian Museum, the Library of the Russian Academy of Science, and the Museum of the Academy of Fine Arts. According to Ann Russell, NEDCC's executive director, "The condition of collections in most Russian museums is deplorable. An aim of the exchange program is to upgrade the status of conservation within Russian museums."

The emphasis is on bringing Russian conservators with advanced skills to the United States for exposure to the American practice of conservation under the direction of senior American conservators. The exchange program is conceived as a multi-year initiative that can expand to include conservators from other parts of eastern Europe.

For more than 20 years the Northeast Document Conservation Center (NEDCC), the largest nonprofit regional conservation center in the United States, has been a pioneer in the field of preservation. The eastern European exchange program is an outgrowth of its internship training program for young American professionals. NEDCC specialized in paper conservation, bookbinding, preservation microfilming, and duplication of photographic negatives and is actively involved in training both paper and book conservators through its internship programs.

### Lawrence Spiegel elected to 4th term to head planning council

Lawrence S. Spiegel was elected to his fourth term as chairman of the Merrimack Valley Planning Commission (MVP). He is the commissioner from Andover to this regional planning and support agency.

Under his leadership, the Up in the Valley, other economic development and community support programs were developed. Mr. Spiegel is also an

incorporator of the Merrimack Valley Manufacturing Partnership, headquartered at U. Mass Lowell facilities. This program will provide a wide range of expertise to industries converting from defense-oriented activity to new global opportunities.

Involved in Andover community affairs for almost 30 years, Mr. Spiegel

(Continued on page 9)

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## Lawrence Spiegel is re-elected

(Continued from page 8)

has been chairman of the Growth Policy Committee, Development and Industrial Commission, Industrial Development Finance Authority and Municipal Building Re-Use Committee responsible for the town office building, library expansion and Old Town Hall reconstruction. He received the Outstanding Citizen Award of the Chamber of Commerce in 1979.

### Attends White House briefing

Mr. Spiegel attended a top policy briefing at the White House this summer. Subjects covered included economic development, transportation and air quality issues, which will have great importance for Andover and the Merrimack Valley, he said.

## Karen Harvey named VNA clinical director

Phebe M. Goldman, executive director of the Home Health Foundation of Andover, recently announced the appointment of Karen S. Harvey as director of clinical services for VNA HomeCare.

Ms. Harvey will supervise all clinical programs at the VNA, including nursing, rehabilitation therapies, medical social work, and quality assurance.

The Home Health Foundation sub-

sidiaries, VNA HomeCare, Merrimack Valley Hospice and HomeCare Inc., have provided home care services to residents of the Merrimack Valley, Northeastern Massachusetts and Southern New Hampshire since 1895.

Ms. Harvey has 18 years' community-health experiences. She was director of admissions for VNA HomeCare prior to her appointment. Her previous experience includes

corporate director of clinical education and training at Olsten Kimberly Quality Care in Boston and director of HomeCare Inc.

Ms. Harvey has a master's degree in community health nursing from Boston University and currently serves on the publications advisory council for the American Journal of Nursing.

She lives in Andover with her son, Ryan.

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## Doctor named a Fellow in pain medicine

Gopala Dwarakanath, M.D., of Woodhaven Drive, director of the Center for Pain Management at Lowell General Hospital, was recently certified as a Fellow of the American College of Pain Medicine. Dr. Dwarakanath received this certification based on qualifying and passing the certification examination by the American College of Pain Medicine.



Gopala Dwarakanath

The Center for Pain Management at Lowell General Hospital is the first comprehensive program in the area for the management and treatment of acute, chronic, and cancer-related pain. A full-team of physicians, nurses, psychologists, physical therapists and other health professionals are specially trained in a variety of techniques to combat pain.

The American College of Pain Medicine is a non-profit corporation that was established to develop and administer practice-related examinations in the field of pain medicine and to award certification to those physicians successfully completing the examination and credentialing process.

## Designer wins award

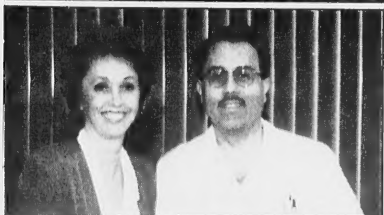
North Andover designer Geraldine Spears, in the photo at right, recently was named a local winner in Ethan Allen's Circle of Excellence Award program in recognition of excellence in home design and superior customer service. Ms. Spears, who lives in Andover, was honored at Ethan Allen's national Designer Conference at the company headquarters in Danbury, Conn.

"We are proud of your accomplishments in design, and of your service to your clients," M. Farooq Kathwari, chairman and president of Ethan Allen Inc., told the designers.

Mr. Kathwari and Ms. Spears



New England Memorial Hospital recently honored many of its employees, at its annual employee awards banquet, for their years of service. In the photo at left, Andover resident John Monarca, a hospital pharmacist, who is celebrating 20 years of service, is congratulated by Joan Swenson, director of human resource at the hospital.



## Phillips Academy teacher, Leon Holley, attends two-week ethics conference

Leon Holley, a science teacher at Phillips Academy, was one of 30 science teachers to attend a two-week conference on the moral and ethical issues young people will face as genetic screening techniques become more sophisticated.

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## Networking

The Merrimack Valley Chamber of Commerce Business Network '94 is Thursday, Oct. 6, at the Andover Marriott.

The price is \$399 for Chamber members and \$499 for non-members.

It will feature a kick-off banquet on Oct. 5, at 7 p.m. with Gloria Larson, secretary of Economic Affairs, as speaker. Call 686-0900 for details.

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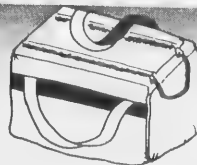
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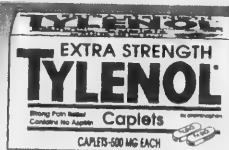
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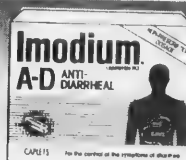
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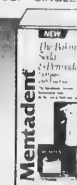
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# POLICE LOG

## ARRESTS

Tuesday, Aug. 30 - At 9:22 p.m., Robert W. Ellis, 18, of 23 Osgood St., was arrested at Recreation Park on Abbot Street and charged with illegal possession of a class D substance (marijuana).

Wednesday, Aug. 31 - At 3:26 p.m., Doreen Ingram, 38, of Salisbury, was arrested at a store in Shawshen Plaza and charged with shoplifting.

Friday, Sept. 2 - At 7:20 p.m., Robert A. Fatini, 25, of 600 Bulfinch Drive, Apt. 308, was arrested on River Road and charged with operating after suspension of his license and unregistered.

At 8:03 p.m., Daniel E. Bernal, 24, of 4 Starr Avenue West, was arrested on River Road and charged with speeding and on an Andover warrant for operating after suspension and speeding.

Sunday, Sept. 4 - At 4:27 p.m., Shelly K. Robbins, 31, of Salem, Mass., was arrested after her car struck a second car and two trees near 102 Main St. She was charged with operating to endanger and operating under the influence (liquor). Just prior to the accident, state police reported receiving

two reports of a car fitting the description of Ms. Robbins' car operating erratically and headed toward town.

Monday, Sept. 5 - At 1:18 a.m., Mark N. Asgerisson, 27, of 245 Holt Road, was arrested after his car struck a tree on Elm Street, near Brookfield Road, and charged with operating under the influence (liquor).

At 10:55 p.m., James F. Begley, 19, of Springfield, was arrested at Merrimack College, at the request of college security, and charged with being a disorderly person.

## INCIDENTS

Tuesday, Aug. 30 - At 8:44 p.m., an assault was reported at Raytheon Co., 350 Lowell St.

Wednesday, Aug. 31 - At 9:13 p.m., a 209A restraining order was served at the Tague Inn on River Road.

At 9:43 p.m., a 35-year-old Andover man was placed in protective custody for alleged drunkenness after he was seen outside a home on Stowe Court.

Thursday, Sept. 1 - At 5:55 p.m., a disturbance was reported after two men with a gun were reported to have entered an apart-

ment on Colonial Drive. Police reported the incident was not a home invasion.

Friday, Sept. 2 - At 10:16 p.m., a motorist reported a pig was running down River Road toward Tewksbury. Police did not find the runaway swine.

Sunday, Sept. 4 - At 9:10 a.m., an emergency 209A restraining order was issued at the request of an Embassy Lane resident.

At 12:39 a.m., a sick fox was reported at a residence on Greenbriar Circle. The fox left before police arrived.

## ACCIDENTS

Tuesday, Aug. 30 - At 8:19 a.m., an accident was reported near 90 North St., at Fun Flight Circle.

At 8:47 p.m., a two-car accident was reported near 160 Dascomb Road, at Frontage Road.

Wednesday, Aug. 31 - At 8:23 a.m., a minor accident was reported near 30 Haverhill St.

At 10:55 a.m., a minor accident was reported near 10 Post Office Ave.

At 11:13 a.m., an accident was reported near 435 Lowell St.

At 11:51 a.m., a two-car accident was reported near 176 N. Main St., at Harding Street.

Thursday, Sept. 1 - At 6:12 p.m., an accident with injuries was reported near 30 Essex St.

Friday, Sept. 2 - At 8:06 p.m., an accident was reported on Route 125, at Stinson Road.

Monday, Sept. 5 - At 3:29 p.m., a minor accident was reported near 320 N. Main St.

At 3:57 p.m., a car struck a pole near 47 Lowell St.

At 4:16 p.m., a van was reported off into the woods near 10 Red Spring Road.

At 6:21 p.m., a two-car accident was reported near 64 High St.

At 6:49 p.m., a two-car accident was reported near 1 Korinthis Way.

## BREAKS

Tuesday, Aug. 30 - At 4 a.m., an attempted break was reported at the Ninety-Nine Restaurant on Lowell Street. Four men, one with a gun, reportedly fled west on Route 133 in a brown, four-door Toyota Corolla. A 1980 Toyota found in the restaurant parking

(Continued on page 13)

## Your Dental HEALTH

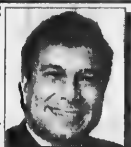
by Richard D. Hopgood, D.M.D.

### GET A GRIP

When it comes to brushing your teeth, dentists warn that holding the toothbrush in a "deathgrip" and vigorously scrubbing your teeth can be detrimental to oral health. This overzealous approach can cause the gums to recede and expose the tooth roots to damage. One way to get a better grip on toothbrushing is to follow the suggestion of Finnish researchers. They found that, by gripping the toothbrush in the same manner as one holds a pencil, toothbrushers apply less pressure to gums and teeth to cause less damage. Gripping the toothbrush between the thumb and first two fingers can be used to brush the teeth on the near side of the mouth simply by reversing the toothbrush so that the bristles are on the other side.

The best opportunity to retain your teeth for a lifetime and the best insurance for a healthy oral profile is sticking to a routine of brushing, flossing, fluoride application, and professional care. If you can't remember the last time you visited the dentist, it's probably time you called us at 475-2431, 296 Lowell Street, Rt 133 (with easy access off Rt 93). We offer gentle dental care for everyone in your family, from kids to grandparents. We have convenient office hours Mon & Thur 10-8, Tues & Fri 8-6, & by appointment.

P.S. Overzealous toothbrushers who insist upon their normal grips should at least make an attempt to lighten up on the pressure.



## DON'T GET LEFT OUT IN THE COLD!

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	ECONOMY	DELUXE
15' Round	\$22.95	\$30.95
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15' x 30' Oval	\$41.95	\$55.95
16' x 32' Rectangular	\$49.95	\$66.95
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20' x 40' Rectangular	\$73.95	\$97.95

We stock many other size covers

### MEYCO SECURED MESH SAFETY COVERS

16' x 32' Rectangular	\$499.00
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### NORTHEAST POOLS

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Here are just a few of the important, helpful, and entertaining features you will find in The Eagle-Tribune in addition to the best local, national, and world news you've come to expect every day...

### MONDAY...

Start your week with award winning reporting, color photos and graphics.

### TUESDAY...

News about your community, school committees, town meetings, important votes and how they affect you.

### WEDNESDAY...

A great food section featuring our own Ethel Goralnick to help you in the kitchen. Advertisements to help you with your shopping.

### THURSDAY...

An Entertainment section to help you plan your weekend -- plus --

Music, museums, and many activities for the family - a full calendar listing!

### FRIDAY...

Sports coverage, scores and standings for every fan. From hometown sports to the pro's.

### SATURDAY...

Our own "Weekend Best" section let's you know what is hot on the local scene...

### SUNDAY...

Comics, coupons and our biggest classified section! Something for everyone. Our biggest and best!

For home delivery call Customer Service at 681-1100 and ask about the Andover introductory offer.

**The Eagle-Tribune.**

NEWS THAT HITS HOME

## POLICE LOG

(Continued from page 12)

lot was reported stolen from Boston.

Monday, Sept. 5 - At 11:28 p.m., an attempted house break was reported on Cross Street.

### THEFTS

Tuesday, Aug. 30 - At 9:31 a.m., an attempted theft from a soda machine was reported on South Main Street.

Wednesday, Aug. 31 - At 11:38 a.m., school property was reported missing from Greater Lawrence Technical School, 57 River Road.

Sunday, Sept. 4 - At 6:13 p.m., a motorist left the Mobil station, 14 N. Main St., without paying for gas.

Monday, Sept. 5 - At 7:01 a.m., a theft of money was reported by a manager at McDonald's Restaurant on North Main Street.

### VANDALISM

Thursday, Sept. 1 - At 8:31 a.m., damage to the grounds at Pike School was reported.

Friday, Sept. 2 - At 7:10 a.m., car windows were reported smashed at a residence on Salem Street.

At 8:23 a.m., more damage was reported at Pike School.

At 8:29 p.m., kids were reported on the roof at West Middle School. Police talked with the youths.

Saturday, Sept. 3 - At 3:22 a.m., damage to the grass at Bancroft School was reported.

Sunday, Sept. 4 - At 3:06 p.m., damage to a car was reported on Stevens Street.

Monday, Sept. 5 - At 2:26 p.m., a resident reported he returned home from a trip and found holes in the siding of his home.

### CAR THEFTS

Thursday, Sept. 1 - At 4:34 p.m., a 1994 Suzuki all terrain vehicle was reported taken from Riverside Drive.

Monday, Sept. 5 - At 3:21 a.m., a car reported taken from Lawrence was recovered on Bulfinch Drive.

## SENIOR CITIZENS

By Sharon Souza

The Harvest Bazaar is Saturday, Oct. 15. Please contribute collectibles, jewelry, antiques, handmade crafts, current best seller books, children's items, and bakery goods.

The senior center is creating a **cookbook** of seniors' recipes to sell at the Bazaar. Please submit your recipes to us soon.

**A Widow/Widowers Support Group**

will be held Thursday, Sept. 29, at 1 p.m.

Beginning the week of Sept. 12, the following **classes will be offered at the Senior Center:** Exercise and Dance, Line Dancing, Needleart, Beginners and Advanced classes of Tai Chi, Hatha Yoga, Beginners Line Dance, Knitting, Easy Exercise and Woodcarving. Call the Senior Center to register or for more information.

## SENIOR MEALS

The following meals will be served next week to senior citizens at the Senior Center on Whittier Court:

**Monday:** Beef stew with vegetables, roasted potatoes, chilled pineapple chunks.

**Tuesday:** Turkey with gravy, mashed potatoes, peas, ice cream.

**Wednesday:** Meatloaf, gravy, whipped potatoes, carrots, fresh fruit.

**Thursday:** Vegetable soup, ham and

cheese sandwich, tomato and lettuce salad, cake with frosting.

**Friday:** Baked fish, french fries, corn, pudding with whipped topping.

For reservations, call 470-3830 before 2 p.m. on the business day before the lunch you plan to attend. Fried chicken will be served Monday, Sept. 19, and roast beef on Tuesday, Sept. 20.



Jacki Soriano's  
**aerobic  
programs.**

**Fall Session Starts September 12th**

**NORTH READING**  
K Of C Hall, 250 Main St., Rt. 28

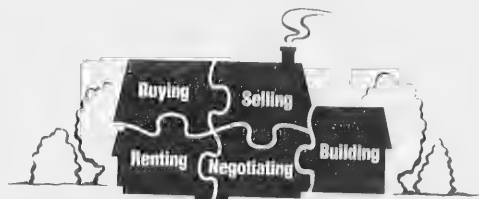
* Mon./Wed.....	9:15 a.m.....	Kathi
Mon./Wed.....	4:00 p.m.....	Joanne
Mon./Wed.....	5:30 p.m.....	Julie
* Tues./Thurs.....	10:15 a.m.....	Joanne
Tues./Thurs.....	6:00 p.m.....	Donna
Tues./Thurs.....	7:10 p.m.....	Donna

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## SCHOOLS

# Farewell, Mark McQuillan

Members of the School School Committee, other school officials, teachers, selectmen and many town officials and friends gathered at the Andover Inn Thursday, Sept. 1, to say goodbye to Mark McQuillan, who left recently to begin his new job in Lincoln, as superintendent of the K-8 public school system there. He had been superintendent of schools in Andover four years.

The School Committee's present to Dr. McQuillan was a town mirror. Those attending last week's party chipped in for several presents: a painting of a ship, the town clock, a brass mirror and a photo frame.

Several officials spoke, and Dr. McQuillan responded, saying he was honored to spend his first superintendency in Andover, that he would miss people here, but that he was looking forward to his new job.

Photos by Lisa Adelsberger



Mark McQuillan's daughter, Elizabeth, now 12, was 8 when he started here and she was quite ill. Today she is fine. That's his wife, Dorothy, enjoying a family photo Thursday at the reception. Ms. McQuillan said her husband surprised her his first day on the job in Lincoln when he showed up at home by 4:30 p.m. She wasn't used to having him home until midnight when he worked in Andover, she said. Dr. McQuillan finally took an apartment in Andover, where he stayed often after working late nights on school business.



Also attending the reception for Superintendent Mark McQuillan were, from left, James Sutton, director of Memorial Hall Library, and Anthony Torrisi, finance and budget director for the town.



In the photo above, Marcia Huston and her husband, Bill, a School Committeeman, share a laugh.



In the photo at right, former School Committeewoman Susan Jenkins, at left, is with Dr. McQuillan and, at right, is Mary Lyman, a School Committeewoman.



From left, Denise Littlefield, who was named acting assistant superintendent last week; Laura Ridley, secretary to the superintendent of schools; and Richard Neal, acting superintendent of schools; stop for a photo.

## Sanborn sets fall enrichment program

Courses are in place for Sanborn's after-school enrichment program. Taught by teachers and professionals in their specific fields, these courses offer a wide range of opportunities for students to reinforce their skills and to explore new areas of interest in the academics, humanities, and fine arts. Enrollment is limited to insure maximum individual attention. The program includes the following:

**Study Skills** (grades 4 and 5), taught by Arlette Tanin, emphasizes the essential skills needed for learning, including scheduling of time, planning and pacing long-term assignments, organization, and test preparation. **Young Authors** (ages 5-8), taught by Ellen Day, is a workshop where children investigate the writings of a variety of children's authors and become authors themselves by being coached through the writing process, culminating in individually published books. For children ages 9-12, Suzanne Crowley will lead students to utilize the computer as a writing tool by creating original works such

as mystery, fantasy and autobiography. Ms. Crowley will also offer **Mathmania** (ages 9-12), a course for those who love math and seek challenges in areas of logic, mental math and problem solving. Offerings in the area of science include **Nature's Classroom** (ages 5-10) led by Candace Bachner, where children will explore and examine the natural world utilizing the Sanborn woodlands. The field of microbiology comes alive in a laboratory setting as students employ the scientific method while observing through microscopes in **World Under Glass** (grades 4, 5, 6), taught by Lisa MacNeil. **Creative Dramatics**, (ages 9-12) taught by Terri Ingram Scullin, introduces and expands the field of acting through creative movement, pantomime, improvisation, and scene work. Students will showcase their talents in a class production that they will help write, produce, and direct. Prize-winning poet Mary Chivers will conduct a workshop in which students will be encouraged to experiment

(Continued on page 17)

## MENUS

Here's what's for lunch in the Andover public schools Sept. 12-16:

### Elementary Schools

**Monday:** Baked macaroni with cheddar cheese sauce, green beans, wheat bread and butter, fruit cup, milk or juice.

**Tuesday:** Hamburger or cheeseburger on roll, french fries, ketchup carrot and celery sticks, applecrisp, milk or juice.

**Wednesday:** Pancakes with hot maple syrup, sausage patty, applesauce, fruited Jell-O with whipped topping, milk or juice.

**Thursday:** Chicken cutlet on roll, sliced carrots, potato chips, cake with frosting, milk or juice.

**Friday:** Meatball sub with tomato sauce, corn, potato sticks, orange wedges, milk or juice.

Peanut butter and jelly sandwiches and a pizza lunch are available daily.

### Middle schools

**Monday:** Hamburger or cheeseburger on

roll, potato chips, sliced carrots, fruit cup, milk.

**Tuesday:** Steak sub with choice of peppers, onions and cheese, wax beans, fudge brownie, milk.


**Wednesday:** Taco boat with meat stuffing, lettuce, tomato and cheese, corn, pudding with whipped topping, milk.

**Thursday:** Cutlet sub with tomato sauce and cheese, green beans, apple crisp, milk.

**Friday:** Grilled cheese sandwich, french fries, celery sticks, chilled pears, milk.


A pizza lunch or manager's special is available daily.

All menus subject to change.



### Understanding Chiropractic

by Mark F. DeLorenzo, D.C.



#### THE COST OF BACK PAIN

It might surprise many to learn that back pain ranks only behind childbirth as the most common reason to seek hospitalization in this country. This fact is made all the more understandable when one realizes that 75 to 80 percent of all adults are affected by back pain at some point in their lives. As much as this translates to a high cost paid by those suffering from back pain in terms of personal comfort, the cost to the overall economy is also considerable. Due to debilitating back pain, employees miss millions of workdays each year, at a cost of billions of dollars to the economy. In this respect, chiropractic has proven its benefit by helping back pain sufferers return to work sooner for less treatment cost than other health care counterparts.

We offer a natural and safe alternative for back pain that requires no surgery or drugs. We will be happy to explain our methods and hope you will ask questions. Sept. 12-16 is National Chiropractic Week. For more information please call DELORENZO CHIROPRACTIC GROUP, 475-5042, for an appointment. Our office is located at 15 Central Street.

P.S. The workers' compensation cost for chiropractic back pain treatment is about one-tenth the cost of treatment by a medical doctor.



Community groups submitting news to the *Townsmen* may send for the free brochure 'How to write a press release,' available from the paper. Send a self-addressed stamped envelope to the *Townsmen*.

# Miceli Dance Center

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- Jazz with Pizzazz
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DMDC students have gone on to become:

- Performers with Boston Ballet, Walt Disney Productions, cruise lines, dance videos.
- Companies performed as guest artists at International dance festivals in Europe, Epcot Center at Disney World, active in many local Community Outreach programs.
- Teachers and directors of dance schools and college programs.
- Scholarship recipients to Alvin Alley, Boston Conservatory, Jacobs Pillow, Gus Giordano, Tisch School of the Arts and other universities.
- Winners of awards and titles for dance and choreography.

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for information and brochure

Home of the Youth Dance Company and Kidsdance Co.

## ADULT DANCE CLASSES

held at

The Andover School of Ballet

for

Teens and Adults

Open Registration

Classes Begin September 12th

Modern Stretch.....	Mon. 5:30 p.m.
Adult Ballet.....	Elem. 1 - Thurs. 7:15 p.m.
	Elem. 2/3 - Tues. 7:15
	Ballet 4 and Pointe - Thurs. 6:00 p.m.
	Ballet 5 - Wed. 6:30 p.m.
	Ballet 6 - Tues. 6:00 p.m.
Basic Jazz & Tap Combo.....	Wed. 7:30 p.m.
(1 1/2 hour class)	

Get Those Feet Movin'

14 Park Street

475-5919

(call for a flyer)

## ON CAMPUS

**Eric Behling** of Andover has been named a Rufus Choate Scholar at Dartmouth College. Mr. Behling, the son of H. H. and Margaret Behling, is a junior at the college.

Signifying high academic achievement and standing, Rufus Choate Scholars are those students whose grade-point average at the end of the academic year places them in the top five percent of their class.

**Elisabeth Derby**, a junior at Tufts University, was inducted into the Golden Key National Honor Society this past Spring. Golden Key is a national academic honors organization with eligibility limited to the top 15 percent of juniors and seniors. Ms. Derby, who has a dual major in environmental studies and Spanish, has been named to the dean's list for the past three semesters. She is a co-leader of Lorax, an environmental education program at Tufts for area elementary school students.



**Elisabeth Derby**

For spring 1995 semester, Ms. Derby has been accepted by the School for Field Studies, to study sustainable development in Costa Rica. The program's objective is to develop sustainable management models for Costa Rica's threatened natural resources using communities as the operational unit and honoring the social, cultural and economic development needs of the local residents. Ms. Derby will be living with 30 other students in Barrio Los Angeles in the Central Valley of Costa Rica from January through May 1995.

She is the daughter of Steve and Diane Derby of Andover.

**Tanya Tamarkin**, daughter of Kenneth Tamarkin and Susan Solomon, both of Andover, has been named to the dean's list at Ithaca College School of Humanities and Sciences for the spring 1994 semester.

**Marla Green**, a 1990 Andover High graduate, has

recently begun a doctoral program at the University of South Florida in Tampa, where she was also awarded a teaching assistantship. She is studying to become a clinical psychologist. She graduated with high distinction from the University of Michigan this year, majoring in psychology.

**Kristen Galvin** of Andover recently graduated from Green Mountain College in Poultney, Vt., with a bachelor of science degree. She was elected to Alpha Chi, the national bachelor's degree honor society, and graduated cum laude.

**Jason Howard Weiner**, son of Mr. and Mrs. Arnold M. Weiner of Andover, has been named to the dean's list for the spring semester at North Adams State College. The English/communications major graduated magna cum laude in June.

**Sarah J. Hamilton** of Clark Road has received a \$2,000 college scholarship from the National Association for the Self-Employed (NASE) Foundation to attend the University of New Hampshire, where she will be a first-year student this fall.



**Sarah Hamilton**

Ms. Hamilton is one of 25 students nationwide to receive the scholarship for dependents of small business owners, and was selected among 493 applicants. A 1994 graduate of Andover High School, she is the daughter of James and Ann B. Hamilton. Her mother, a NASE member, is the owner of AB Hamilton Power Typing.

In the essay portion of Ms. Hamilton's scholarship application, she attributed 4-H Club for giving her self-confidence and experience in many areas that have prepared her for college.

**Christopher Jude Klein** of Andover was named to the dean's list at Drew University's College of Liberal Arts in Madison, N.J., for the 1994 spring semester.



**Kristen Galvin**

**Joan Patrakis** of Andover, interim director of the Northern Essex Community College Women's Resource Network, has received a \$1,000 scholarship from the American Lebanese Awareness Association of Lawrence to continue her studies at Lesley College.

Ms. Patrakis, a 1993 graduate of Northern Essex with an associate's degree in liberal arts with a women's studies option, will pursue an interdisciplinary course of study at Lesley, designed to cover American studies, women's history, writing and literature.

To qualify for the scholarship, Ms. Patrakis had to write an essay detailing her Lebanese background. Her grandparents on her mother's side came to this country from Lebanon.

Ms. Patrakis was instrumental in establishing the college's Women's Resource Network while a student. She continues to advance the center by acting as interim director, a position she will maintain while at Lesley College.

### Lesley College School of Management hosts information meeting

The Lesley College School of Management will host an information meeting at the Andover Courtyard Marriott Hotel on Monday, Sept. 19, at 6 p.m. The meeting will provide working adults interested in continuing their education this fall with information about Lesley's 16-month accelerated B.S. degree-completion program in management. Classes are offered in Andover and meet just one night a week.

The deadline for school news & info for the next issue is Friday, Sept. 9, at 5 p.m.

## BALLET • TAP • JAZZ

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"Nancy Chippendale's School of Dance is a happy place for our children to learn a skill, socialize and boost their self-esteem."

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- Dance & Accessories Shop Nearby
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Merchandise!

September  
8th & 9th



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Hours: Mon-Sat 9:30-5:30, Thurs & Fri Night 'til 8; Sun 12-5



## Sanborn sets fall enrichment program

through exercises in art and poetry with a variety of forms and subjects. Illustrated anthologies of illustrated original poems will be published. Young Artists (ages 9-12), will be led by professional artist and teacher from Children's Studio For The Arts, Pamela Page Traver. Children will explore several media, including charcoal, tempera, and relief printmaking, in addition to pursuing their own interests in art. This class will include a visit to the Addison Gallery.

Classes, beginning the week of September 25, are open to all students townwide. Specific dates and times are listed in the DCS brochure sent to Andover families and obtained at the DCS office on Bartlet Street. Registration is Monday, Sept. 12, at 7 p.m. in the Doherty Middle School.

Call coordinator Elly Seavey at 475-3319 (after 5 p.m.).

## NECC signs joint admission agreement

Students applying to Northern Essex Community College can now be accepted to UMass Lowell at the same time as part of a recently signed joint admission agreement.

Students who want to take advantage of this new program must enroll in one of Northern Essex's transfer programs, including liberal arts, business transfer, business education or engineering science. After earning an associate degree, with a grade point average of at least 2.5, they are guaranteed transfer to a major of their choice, providing they have completed a comparable transfer program at Northern Essex.

## Punchard High School grads plan 40th reunion

The Punchard High class of 1954 has scheduled its 40th reunion Saturday, Oct. 15, at Jackson's Restaurant, Methuen. Cocktail hour begins at 6 p.m., followed by dinner and dancing. Members of the class of '54 are urged to contact Eva (DeAngelo) McInerney, 19 Stacy Drive, North Andover, Mass. 01845.

## Merrimack College to host 260 schools at college fair

More than 9,000 high school seniors, their parents, teachers, and guidance counselors are expected to tour the exhibits of about 260 colleges and universities at Merrimack College on Thursday, Sept. 22, and Friday, Sept. 23.

The North Andover Catholic college's Volpe Athletic Center will be the site of the college fair of the New England Association of College

Admissions Counselors (NEACAC).

In addition to representatives and exhibits of participating colleges and universities from across the country, this year's fair will include information on qualifying and applying for various forms of financial aid.

This is the 16th year Merrimack and NEACAC have co-sponsored the fall college fair, the largest of 12 in New England.

All interested high school seniors and prospective college students, their parents, teachers, and guidance counselors have been invited.

The times for the fair are Thursday, Sept. 22, from 7 to 9 p.m., and Friday, Sept. 23, from 9 a.m. to noon.

Merrimack College is in North Andover at the junction of routes 114 and 125, just off Route 495 or I-93.

Send your college student's news throughout the year to ON CAMPUS, in the *Townsmen*.

# DAHER'S

## DANCE SHOES

By **CAPEZIO**



**This Week**

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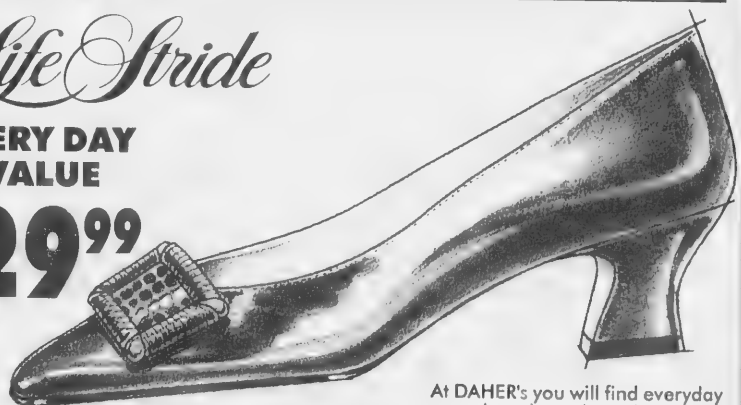
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## SOCIAL NEWS

### Know Your Town Fair is Sept. 17

The League of Women Voters of Andover/North Andover and the Know Your Town Committee have received an enthusiastic response to Know Your Town Fair scheduled for Saturday, Sept. 17, from 9 a.m. to 10 p.m. at Old Town Hall. More than 45 organizations - civic, social, cultural, service, environmental and religious - have requested space. The fair is an opportunity for organizations to publicize what they do and how people can join, for townspeople to learn what services and activities are available for all ages, and to explore volunteer possibilities.

The Board of Selectman approved closing to traffic the sections of Park and Barnard streets alongside Old Town Hall, so the fair will be on both sides of the building as well as on the plaza in

front. Each group will bring its own card table and chair to set up at 8:45 a.m. for the start of the fair at 9 a.m. They may have snack food available to offer to the public, if they wish. In the event of rain, the fair will take place upstairs in Old Town Hall.

Participating groups should bring their own card tables but will be able to use the chairs in the hall. The League of Women Voters of Andover/North Andover and the Know Your Town Committee have received the cooperation of the town departments and the Andover Center Association to create a festive atmosphere for townspeople to meet one another and connect with the activities that can enhance their lives in Andover.

The Know Your Town Scavenger Hunt will be published in the

Andover Townsman's Sept. 15 issue (See story at right). A list of questions has been prepared by the Know Your Town Committee in consultation with the Andover Historical Society. The Andover Center Association has sponsored the hunt and donated the prizes.

The list of groups participating includes: Mother Connection, AFS, Andona, B'nai B'rith, AHS Community Service, AAUW, Unitarian Universalist Church, AVIS, Boy Scouts, Feaster Five Road Race, PTO Council, Elder Services, AVIS, Andover Clergy Association, DCS, Christ Church Children's Center, St. Augustine's Handbell Choir, Field of Dreams, GUTS, MSPCC, ACCE, Greater Lawrence Kiwanis, Earth Day, Environmental Action Group of the Andovers, Andover

Town Manager, Andover Memorial Library, Healthy Communities: Tobacco Awareness, Andover Center Association, Museum of American Textile History, Quota Club, Service Club of Andover, Bicycle Committee, garden clubs of Andover, Trustees of Reservations, VNA HomeCare, Andover Fund for Education, Newcomers, 350th Committee, 24-Hour Relay Committee, Committee for Intergenerational Activities, Mass. Prevention Center, Girl Scouts, Andover Historical Society, Senior Safari and the League of Women

Political Advertisement

### Scavenger Hunt is featured at Know Your Town Fair

The Know Your Town Scavenger Hunt, feature of the Know Your Town Fair in Andover on Saturday, Sept. 17, will be printed in the *Andover Townsman* next week, Thursday, Sept. 15.

Children of all ages and families are encouraged to participate in the Scavenger Hunt. Many of the Hunt questions can be answered by walking along several streets in the downtown historic area as well as visiting some of Andover's civic parks and buildings.

The Andover Center Association is sponsoring the Scavenger Hunt and donating

prizes. First prize will be a \$100 gift certificate to any one of the Andover Center Association stores.

Second prize will be a \$50 gift certificate and third prize will be a \$25 gift certificate.

The Grand Prize, a Victorian doll house donated by Hunne-man and Co./Coldwell Banker, can be seen in their office window at 6 Park St.

All correct responses to the Hunt will be put in a box and the prizes will be drawn at the conclusion of the Know Your Town Fair Saturday, Sept. 17, at Old Town Hall.

Voters of Andover/ North Andover, CCC, The Samari-

tans, AMC, and ABC. Call the Know Your Town Commit-

tee, Tina Girdwood (475-5253), or Carole Chanler (470-1550).

Political Advertisement

## John O'Brien

STATE SENATOR

### LEADERSHIP.

Leading the Fight for Welfare Reform That Includes a Work Requirement, a Family Cap and a Two Year Limit on Benefits.

*John O'Brien knows that "work" must be at the heart of welfare reform.*

### INDEPENDENCE.

Voted Against William Bulger for Senate President in 1993 -- a Vote He Promises to Repeat.

*John O'Brien knows that change in leadership is overdue and necessary.*

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VOTE

TUESDAY, SEPTEMBER 20th

DEMOCRATIC STATE SENATOR

## John O'Brien

Leadership and Independence.



*Paid for and authorized by the Committee to Elect John O'Brien. Signed: Frederic A. Stott, 4 Robandy Road*



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## WEDDINGS

### D'Urso-Beal

Johnna Ann Beal and Sean Edward D'Urso were married at the Collegiate Chapel of Christ the Teacher at Merrimack College. The Rev. Terry Hyland performed the candle-light ceremony.

The bride was given in marriage by her father.

Angela Derry of Plantation, Fla., was maid of honor. Robin Crooks, Jodi D'Urso and Beth Williamson, all of Andover, were bridesmaids.

Stephen D'Urso of Andover was his brother's best man. Ryan Beal, Fredrick D'Urso and Jerry Gonsalves, all of Andover, and Scott Deery of Plantation, Fla., were ushers.

Following a reception at the Sheraton Tara Hotel in Nashua, N.H., the couple left for Hawaii and Las Vegas.

The bride is the daughter of Dr. and Mrs. John A. Beal. She is a graduate of Andover High School and Merrimack College. She is an accountant at Marshalls corporate headquarters in Andover.

Her husband is the son of Mr. and Mrs. Stephen F. D'Urso. He is also a graduate of



Johnna Ann D'Urso

Andover High School and Merrimack College. He is an accountant for the ADS Group in Andover.

They live in Andover.

### Marocco-Jauron

Katherine L. Jauron and James T. Marocco were married June 11 at First Congregational Church in Manchester, N.H. The Rev. Christopher Emerson officiated.

Jody Watts of Greenwich, Conn., was her niece's maid of honor. Martha Seery of Manchester, N.H., Kelly Mahoney of Methuen, Missy German of Danville, N.H., and Laurie Jauron and Caroline Jauron of Manchester, N.H., sisters of the bride, were bridesmaids.

John Marocco of Andover was his brother's best man. Larry Marocco of Methuen, the groom's brother, Jim Denoncourt of Derry, N.H., John Barry of Derry, N.H., Scott Lattanzio of Watertown and Patrick Higgins of Charlestown were ushers.

Following a reception at Levi Lowell's in Merrimack, N.H., the couple left for St. Martin.

The bride is the daughter of Robert and Sally Jauron of Manchester, N.H. She received a B.S. degree in business administration from the University of New Hampshire. She is director of strategic support at Optima Health in Manchester, N.H.

Her husband is the son of Laurence and



Katherine and James Marocco

Christine Marocco of 10 Ivanhoe Lane. He received a B.S. degree in business administration-management from Fitchburg State College and is assistant manager of Andover Liquors Inc.

The couple live in Manchester, N.H.

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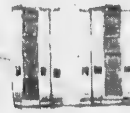
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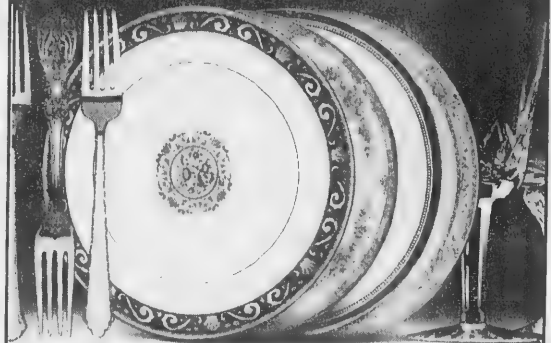
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## WEDDINGS

### Hall-Emmons

Patricia Emmons of Provincetown and Timothy Hall of Harwich were married at St. Peter the Apostle Church in Provincetown. The 1:30 p.m. ceremony was celebrated by the Rev. John A. Perry and the Rev. William Blottman.

Courtney Roderick of Provincetown was her sister's maid of honor. Bridesmaids were Ellen Sutcliffe of Pinnacle, N.C., and Mary Jamous of Saudi Arabia, sisters of the bride; Amy Supple of Holland, Mich., and Kate Hall of Harwich, sisters of the groom. Alicia Jamous of Saudi Arabia, the bride's niece, was flower girl.

Mark Keilty of Chatham was best man. Thomas Emmons of Pittsburgh, Pa., brother of the bride, Robert Kingsbury of Harwichport, Paul McCarthy and David Gould, both of Harwich, were ushers. Keenan T. Supple of Holland, the groom's nephew, was ring bearer.

The bride wore a custom-designed gown and illusion veil by Velia by Design. The gown's off-the-shoulder portrait collar was edged with vintage lace that remained from the lace trim used on her mother-in-law's wedding gown. The bride carried a cascade of roses, lilies, baby's breath and ferns.

A tented reception, catered by David



Timothy and Patricia Hall

Gallerani, was held at the Tides Beachfront Motel in Provincetown. The couple honeymooned in the Hawaiian Islands with stops in San Francisco, Calif., and Las Vegas, Nev.

The bride is the daughter of David and Patricia Roderick of Provincetown and Thomas Emmons of Andover. She was given in marriage jointly by her father and stepfather.

The groom is the son of Raymond and Patricia Hall of Harwich.

The couple live in Harwich.

### Murphy-Burdett

Deborah Evelyn Burdett and Paul Daniel Murphy were married at Bethesda-By-The Sea Church in Palm Beach, Fla. The ceremony was performed by the Rev. Ralph Warren Jr. and the Rev. Arthur D. Johnson.

The bride was given in marriage by her father, Arthur C. Burdett.

Katharine Burdett was maid of honor. Elizabeth Murphy, Kathryn Murphy, Jane Fried, Eleanor Tydings, Alexandra Savvides, Elizabeth Robinson and Jill Burdett were bridesmaids. Skylar Washburn was flower girl.

Kevin Driscoll was best man. Chris Burdett, Robert Edwards, Gary Hendrickson, Daniel Ryan, John Strudwick and Peter Washburn were groomsmen. Hunter, Spencer and Taylor Washburn were junior groomsmen and Walker and Parker Washburn were ringbearers.

A reception was held at the Everglades Club.

The bride is the daughter of Dr. and Mrs. Arthur C. Burdett. She is a gradu-



Deborah and Paul Murphy

ate of Phillips Academy and the University of Virginia. She is an assistant dean of admission at Phillips Academy.

Her husband is the son of David Murphy and Ann Murphy, both of Andover. He is a graduate of Phillips Academy and Bates College and teaches at Phillips Academy.

The couple live in Andover.

### Pepper-Campbell

Eric Pepper and Lisa Campbell were united in marriage by the Rev. Susan Morrison at Ballardvale United Church in Andover.

Given in marriage by her father, John Campbell, the bride was attended by Kristin Rowe, maid of honor; Jennifer Pepper and Dainia Gammon were bridesmaids; and Sabena and Ashley Pepper acted as guestbook attendants.

Dan Brousseau was best man. Brent Campbell and Matt Specht served as ushers.

The reception was held at the Franciscan Center in Andover.

The bride is the daughter of John and Cheryl Campbell of Andover. Her husband is the son of Steven and Angie Pepper of North Reading.

The couple is stationed at Ft. Riley, Kan.



Lisa and Eric Pepper

### Peckham-Tippo

Jessica Louise Tippo and Christopher S. Peckham were married April 22 at the home of the groom's parents in Winchester. A reception followed at the Copley Hotel in Boston.

The bride is the daughter of Madelyn and Denis Tippo, formerly of Andover. She graduated from Governor Dummer Academy and Katharine Gibbs School and attended Eckerd College in Florida. Until recently she worked in the sales and marketing department at Summit Technology.

Her husband is the son of Willey Peckham of Winchester and Elizabeth Riggs of Tampa, Fla. He graduated from Princeton University and is director of technical development at Work Technology Corp.

The couple have taken a one-year residence in Wellington, New Zealand, and plan to honeymoon in Singapore and Thailand.



Christopher and Jessica Peckham

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# RELIGION

## Faith Lutheran

Services at Faith Lutheran Church at 360 So. Main St. return to the fall schedule Sunday, Sept. 11. Services are at 9 a.m. and 10:30 a.m., with babysitting at the 9 a.m. service.

## BrookRidge

At BrookRidge Community Church Sunday, Sept. 11, a new series will begin. It is called "Lord Teach Us to Pray." The church meets at West Elementary School on Beacon Street at 10:30 a.m. Child care is provided.

## The UU Congregation

The Unitarian Universalist Congregation in Andover will celebrate opening Sunday with the theme, "Summer Images." Senior choir rehearses at 9:30 a.m. Worship and religious education, 10:30.

## St. Augustine

Effective Sept. 11, St. Augustine Church, 43 Essex St., has the following schedule: Masses Saturday at 4 p.m., Sunday at 8, 9:30, 11, 12:20 and 5:30; Babysitting during 9:30 a.m. service. Weekday Masses are at 8 a.m. and noon, and Saturday at 8 a.m. only.

## Andover Baptist

The fall schedule begins Sunday at Andover Baptist Church, 7 Central St.; Sunday, 9:30, Sunday School, all ages; 10:45 worship (child care provided); Wednesday, 7 p.m., Bible study

## West Parish

At West Parish Church, 129 Reservation Road, services are at 10 a.m.

## Ballardvale United

Services at Ballardvale United are at 10:30 a.m., with adult study at 9:15 a.m.

## Christ Church

Christ Church on Central Street returns to 8 a.m. and 10 a.m. services this Sunday, Sept. 11.

## Free Christian

Free Christian Church, 31 Elm St., holds services at 9:30 a.m. with Sunday School (ages 2-adult); and at 11 a.m., ages 2 through grade 4).

## South Church

South Church, 41 Central St., holds services at 10:30 a.m. (Homecoming Worship Service) and at 11:45, (Fellowship-Time).

## Saint Robert Bellarmine

Religious education classes at Saint Robert Bellarmine, 198 Haggetts Pond Road, begin the week of Sept. 25.

Masses at the church are held Saturdays at 5 p.m., Sundays at 8, 9:30 and 11 a.m.; and daily at 9 a.m.

Fax it to the  
Townsmen:  
508-470-2819

## Father Pat presents song and prayer at Franciscan Center Sunday, Sept. 25

The Rev. Andre A. Patenaude, M.S., known as "Father Pat," will present an afternoon of song and prayer Sunday, Sept. 25, at the Franciscan Center at 475 River Road at 2 p.m. The donation is \$5.

Fr. Pat is a native of Fall River. During his study for the priesthood, he learned to play a 12-string guitar. Early in his ministry, he made music an integral part of his teaching and

(Continued on page 21)

## Back-to-School Sale

### Get Organized!

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7.75"x4.75"

Complete organizer includes Daily Update System, To Do & To Call Post-it notes, three top tabs, 26 weeks of weekly undated pages, ruled note pages and A-Z phone pages. Plus a dated monthly calendar. (RO300Bik) #778006 Black (RO300Bur) #778007 Burgundy Retail \$36.05

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## Father Pat to perform in Andover

(Continued from page 21)  
healing.

Fr. Pat is serving as vocation director for the LaSalette Missionaries, Province of the Immaculate Heart of Mary, in Attleboro. He is presently organizing a LaSalette retreat mission on

the island of St. Maarten and the blessing of a new little parish shrine to Our Lady of LaSalette there. He also plans to lead a pilgrimage to the Holy Land, perhaps in early November, for the "Make It

Known" radio and television programs. For information on these two events, contact the Vocation Office, 947 Park St. Attleboro, Mass. 02703.

Fr. Pat has released 14 albums and five videos and

regularly conducts evenings of song and prayer, healing services and concerts. His weekly TV programs appear on public television networks and he has a weekly radio program from Boston and Attleboro.

## Rally Day Features 'Dana & Friends'

Andover Baptist Church will open the fall Sunday School season with a special Rally Day, Sunday, Sept. 11, at 9:30 a.m.

Dana Perkins, a ventriloquist from Saco, Maine, will share stories and magic tricks through his many puppet friends.

The program is geared toward the whole family. Mr. Perkins will tell the children's story during the worship at 10:45 and a free will offering will be received to pay his expenses.

Everyone is welcome to come. For more information call the church at 475-0166.

## Seminar is on grief

The Pollard Funeral Home, Inc. of 233 Lawrence St., Methuen, will sponsor a second Grief Seminar with Lynda Healey, MSW, LCSW, at Councilor's Reception Facility, 270 Lawrence St., Methuen, Thursday, Sept. 15, at 7:30.

Call the Pollard Funeral Home at 687-7300.

### TOWN OF ANDOVER



#### PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, September 27, 1994, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, on a petition by North Andover Realty Corp. for a Special Permit to Remove/Re-grade earth materials associated with a proposed 5-lot subdivision known as PADDOCK ESTATES located off Ballardvale Road in Andover. The petition may be examined at the Planning Department between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER  
PLANNING BOARD  
September 8 & 15, 1994

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The Townsman:  
475-1943



## Havurat Shalom sets High Holy Day observances for new year

Havurat Shalom, a Reconstructionist Jewish congregation, announces its High Holy Day observances for the new year will be held at the Trinitarian Church Hall, Elm St., North Andover.

Yom Kippur Services will begin at 10 a.m. on Thursday, Sept. 16.

Cellist William Thomas and Pianist Carolyn Skelton of Phillips Academy will contribute music at the service. At sundown, families will re-assemble that evening for a potluck ceremonial "breaking of the fast," which for many would have begun at sundown the previous evening.

Child care will be provided at both services. The community is invited; non-members are requested to contribute a donation of \$20 per family.

Havurat Shalom is a community of fami-

lies in the Merrimack Valley committed to providing a Jewish identity and education for its members in a manner that is relevant to contemporary life.

A warm extended family is provided to single parents, those without children, families of mixed heritage and those who have been or are members of any other Jewish congregation or have not recently practiced Judaism.

Holiday observances, sabbath and havdalah services, adult discussion groups, religious school, community action activities and a youth group are just some of the available programs and activities.

Havurat Shalom is a member agency of the Merrimack Valley Jewish Federation.

For more information, call membership chairwoman Cyndy Demont at 470-3795.

## Andover Baptist to show parenting videos Sunday, Sept. 18, at 9:30 a.m.

"Roots to Grow, Wings to Fly," a video series on Christian parenting, will be offered during the Sunday School hour at Andover Baptist Church for six weeks, beginning Sunday, Sept. 18, at 9:30 a.m.

The church is located at 7 Central St. The course is open to parents, prospective parents and child-care providers who want help in implementing the best of Christian values in their respective roles with children.

Joyce Goldthwaite will lead the class. No re-registration is required, but you may wish to bring children and take part in the Rally Day program on Sept. 11. [See page 22.]

Call the church for more information at 475-0166.

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# OBITUARIES

## Frederick Whitcomb Received Purple Heart

Frederick R. Whitcomb, 72, of Englewood, Fla., and a former longtime resident of Andover, died Saturday, Aug. 27, in Florida.

Born in Chelsea, Mr. Whitcomb was educated in the Reading school system. He lived in Andover for 35 years before moving to Florida two and a half years ago.

He worked as a Massachusetts Registry officer until his retirement in 1982.

While living in Andover, Mr. Whitcomb was past commander of the Reading V.F.W. Post 685. He was also a member of the Andover Elks and the Aleppo Temple of the Shriners where he was very active.

Mr. Whitcomb was the recipient of a Purple Heart during World War II, serving in the U.S. Army Air Corps.

Family members include his wife, Helen J. Whitcomb of Florida; daughters, Judith Fedorchuk of North Andover and Christie Eberhardt of Fremont, N.H.; a son, Frederick III of Andover; and one grandson.

He was also the husband of the late Thelma (Simpson) Whitcomb, who died in 1981.

Funeral services were held Aug. 30 at the Burke Funeral Home in Andover. Burial was in Spring Grove Cemetery.

There were no calling hours.

Memorial contributions may be made to Shriners Burn Center, 51 Blossom St., Boston, Mass. 02114, or to the American Diabetes Foundation, 40 Speen St., Framingham, Mass. 01701.

## Charles E. Wallace Retired from Raytheon

Charles E. Wallace, 75, of Salem, N.H., died Wednesday,

Aug. 31, at Wentworth Douglas Hospital in Dover, N.H.

Born in Chelsea, he served in the U.S. Navy for 22 years. He was stationed in the South Pacific during World War II and also served during the Korean conflict.

He retired from Raytheon Co. in Andover in 1981 and had been employed as an electrical engineer in the missile division.

He had been an amateur radio operator (W1HB) since 1934. He was a member of the PT Boaters, St. James Lodge No. 102 F&AM of Hampton, the Retired Officers Association, and the America Radio Relay League.

Mr. Wallace had been a resident of Hampton for the past 34 years.

Family members include his wife of 46 years, Emily (Milner) Wallace of Hampton; a daughter, Charlene Wallace of Derry; and several cousins.

A graveside service was held Saturday, Sept. 3, at Riverside Cemetery in Saugus. There were no calling hours. Arrangements were by the Remick and Gendron Funeral Home of Hampton.

Memorial contributions may be made to Seacoast Hospice, 10 Hampton Road, Exeter, N.H. 03833.

## Amelia DeFusco Born in Lawrence

Amelia (Marcello) DeFusco, 95, of North Andover, died Thursday, Sept. 1, at Academy Manor.

Born and educated in Lawrence, she was a homemaker most of her life.

She was the widow of Alfred DeFusco.

Family members include a son and daughter-in-law, Joseph and Pauline DeFusco of North Andover; daughters and sons-in-law, Eleanor and Edward Mallorey of Bradford and Esther and

Edmund Dixon of Plaistow, N.H.; five grandchildren and 10 great-grandchildren.

Funeral services and calling hours were private. Burial was at Ridgewood Cemetery, North Andover.

Arrangements were by Dewhirst and Conte Funeral Home, North Andover. Memorial contributions may be made to the charity of one's choice.

## Eugene Henry McCarthy Decorated Melrose policeman

Eugene Henry McCarthy, 77, of Andover, a decorated former Melrose police officer, died Tuesday, Aug. 30, at Massachusetts General Hospital in Boston.

A Melrose resident for many years, he was living in Andover at the time of his death.

After serving in the U.S. Army during World War II, he took over the family gas station on Lebanon Street in Melrose. He joined the Melrose Police Department in 1948.

In 1960, he received a citation from the city for saving the occupants of a home on Howie Street during a fire. He retired from the police force in 1979 after 31 years.

After retiring, Mr. McCarthy was employed in security services at Merrimack College for 10 years.

Family members include his wife, Jean McCarthy; daughters, Kathleen Arsenault of Beverly Hills, Fla., and Irene E. McCarthy of Malden; sons, Eugene H. McCarthy Jr. of Melrose, Daniel F. McCarthy of Malden, Anthony M. McCarthy of Kissimmee, Fla., Jeffrey M. McCarthy of Melrose, and Paul Couture of Malden; stepsons, Doug McClellan of Windham, N.H., Gary McClellan of Peabody, and Gregg McClellan of Andover; 11 grandchildren and two great-grandchildren.

Funeral services were held at the Gately Funeral Home in Melrose Saturday, Sept. 3. A funeral Mass followed at St. Mary's Church, Melrose. Burial was in Wyoming Cemetery in Melrose.

Memorial contributions may be made to the MSPCA Shelter, Box 455, Methuen, Mass.

01844.

## Frederick Johnson Published anthropologist

Dr. Frederick Johnson, 90, died Monday, Aug. 22, in a nursing home in Lowell.

Dr. Johnson was a longtime resident of Andover.

He was curator of the Peabody Foundation at Phillips Academy from 1935 to 1971 and president of the Andover Foundation for Archaeological Research from 1974 to 1994.

He was an anthropologist who worked in ethnology and archaeology from 1917 to 1993, some 76 years. He published more than 50 books and articles on the subject and did fieldwork in Quebec, Ontario, Cape Breton and the Yukon in Canada and in Mexico, Panama and New England.

He received a bachelor of arts degree from Tufts in 1924 and an honorary Ph.D. degree in 1972. He attended the graduate schools of the University of Pennsylvania and Harvard.

He was one of the founders of the Society for American Archaeology and served as its treasurer, president and a member of its executive committee. He served as executive secretary for the American Anthropological Association, was a secretary of the federal Committee for the Recovery of Archaeological Remains and the Committee on Radiocarbon Research. He was honored by Tufts University with a Ph.D. degree in 1976, the American Anthropological Association's Distinguished Service Award in 1976 and the Conservation Service Award by the U.S. Department of the Interior in 1979.

He was also a yachtsman based in Manchester, cabinet maker, geologist and naturalist.

Members of his family include his sister, Martina Rudy of Vermont.

He was the widower of Dorothy Murfit Johnson, who died in 1985.

Services were private.

Continued on page 25

## ANDOVER BAPTIST CHURCH

7 Central Street • 475-0166

### SUNDAY:

9:30 Sunday School / 10:45 Worship - Child Care  
- Coffee Hour Following -

### WEDNESDAY:

7:00 P.M. Bible Study  
RALLY DAY - SEPTEMBER 11:  
"Dana & Friends" Puppets 9:30 A.M. For The Whole Family  
"The Church with a Heart in the Heart of Andover"

## JOHN BREEN

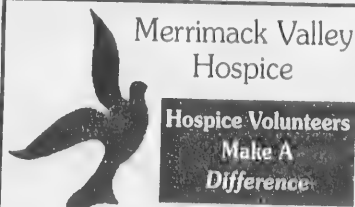
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682-8381

122 AMESBURY ST.  
Corner Lebanon St.  
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01841

## Obituaries

Obituaries are a free service of the *Townsmen*, which receives its information from funeral homes and from families and friends. If you would like to add to the deceased person's obituary, please call Jack Grady or anyone on the editorial staff at 508-475-1943.



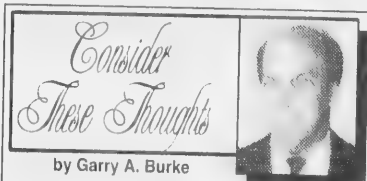
Care - Comfort - Support  
For The Terminally Ill

Volunteer training begins Monday, Oct. 3  
at Lowell Day Nursery Association  
119 Hall St., Lowell, MA

Registration begins immediately.

Call Susan Coburn at:

1-800-933-5593 • (508) 749-7320



by Garry A. Burke

### THE TRUE PROPORTION OF REALITIES

It has often been said that people see their lives flash before their eyes at the very moment that they expect to pass from this earth. If so, one can be sure that the visions summoned up by the mind are those of great significance. In her writings, Katherine Butler Hathaway tries to incorporate this experience into everyday life. She writes: "I have always had a haunting distrust and fear of comfort and warmth because they seem to me a coating - a crust which quickly makes one dull to the reality of real things - like death. It seems to me the true proportion of realities is that which one must see in the hour of death. If I could only constantly keep that proportion in my mind, I think that life would be much greater."

It's been said that funerals are for the living, and that is true. A funeral is an important event because it serves as a way to honor the life and memory of those we love. Because this is so important, it is surprising that few families are prepared for this eventuality. Planning for a funeral is important to eliminate some of the emotional and financial burden. To learn more about prearrangements, call **BURKE FUNERAL HOME (475-5200)**. We offer assistance with funeral arrangements, insurance problems and the facilitation of Veteran's Benefits. Our beautiful home is located at **390 North Main Street**.

QUOTE: "You never realize death until you realize life."

Katherine Butler Hathaway

# OBITUARIES

## Gladys V. Anderson

*Worked for Bridgeport, Conn.*

Gladys V. Anderson, 80, died Friday, Aug. 26, at Academy Manor.

Mrs. Anderson was born in Bridgeport, Conn. She lived most of her life in Fairfield, Conn., and was a retired town employee.

Members of her family include a son, Dean S. Anderson of Fairfield, Conn.; daughter, Carolyn B. Shea of Andover; sister, Marilyn Gillette of Monroe, Conn.; four grandchildren; two great-grandchildren; and several nieces and nephews.

She was the widow of Alfred Anderson.

Funeral services were held at Spear Funeral Home in Fairfield. Burial was in Oaklawn Cemetery, also in Fairfield.

Memorial contributions may be made to AIDS Action of Andover, 26 Chestnut St., Andover, Mass. 01810.

## May D. Robbins

*Punchard High grad., artist*

May D. (Valentine) Robbins, 84, of 55 Red Spring Road, died Thursday, Sept. 1, shortly after being admitted to the emergency room at Holy Family Hospital in Methuen.

Mrs. Robbins was born in Andover. She graduated from Punchard High School and Vesper George School of Arts in Boston.

She was a founding member of Andovers Artist Guild and past matron of the Order of the Eastern Star, Andover chapter.

She was an artist and had showings of her paintings.

Members of her family include her son and daughter-in-law, Valentine and Eileen Robbins of Fort Lauderdale,

## MV Hospice offers bereavement group

Merrimack Valley Hospice will offer two adult bereavement support groups: one during the day and one in the evening.

The daytime group will meet Thursday, from 10:30 a.m. to noon, beginning Oct. 20 and ending Dec. 29. This group will be held at First Calvary Baptist Church, 586 Massachusetts Ave., North Andover.

The evening group will meet Thursday, from 7 to 8:30 p.m., Oct. 20 to Dec. 29, at First Baptist Church, 217 Main St. (Route 125), Haverhill.

The groups are free for anyone who has experienced the death of a loved one and would like some group support in dealing with the loss. Pre-registration is necessary.

Call Merrimack Valley Hospice at 470-1615 or 1-800-933-5593 to register.

## Obituaries pages 24, 25

Rachel Abugov, 8

Gladys V. Anderson, 80

Ann Marie Bussey, 21

Amelia DeFusco, 95

Helen D. Given, 72

Dr. Frederick Johnson, 90

May D. Robbins, 84

Eugene H. McCarthy, 77

Charles E. Wallace, 75

Frederick R. Whitcomb, 72

Fla.; daughter and son-in-law, Edith and Richard Kloss of Newport, R.I.; brother, Ron Valentine of Andover; sister, Edith St. Jean, of Andover; five grandchildren; one great-granddaughter; and several nieces and nephews.

She was the widow of Ralph Robbins.

Services were held Tuesday at Dewhirst & Conte Funeral Home in North Andover. Burial was in Ridge-wood Cemetery, also in North Andover.

Memorial contributions may be made to the charity of one's choice.

## Helen D. Given Funeral is today

Helen D. (Dickhaut) Given, 72, of 30 Railroad Ave., died Thursday, Sept. 1,

at Lawrence General Hospital.

Mrs. Given was born in Cambridge. She had lived in Wilmington for many years.

She was a keypunch operator before she retired.

Members of her family include her son, John Given of Raymond, N.H.; daughters, Maureen Keller of Andover and Gayle Peters of North Andover; and seven grandchildren.

She was the wife of the late Robert A. Given Sr. and mother of the late Robert A. Given Jr.

Her funeral will be held from W.S. Cavanaugh & Son Funeral Home, 374 Main St. (Route 38), Wilmington at 9 a.m. today, Thursday. A Mass will be held at St. Thomas Church at 10 a.m. Burial will be in the family lot at Wild-wood Cemetery.

Memorial contributions may be made to V.N.A., 1 Union St., Andover, Mass. 01810.

## Rachel S. R. Abugov In a car accident

Rachel Susan Roy Abugov, 8, of Amherst, N.H., died Saturday, Sept. 3, in a car accident in New Boston, N.H.

Rachel had lived in Andover until her family moved to Amherst two years ago.

She was a third-grade student at the Wilkins School in Amherst.

Members of her family include her parents, Daniel M. and Sarah Jane "Sally" (Roy) Abugov of Amherst; brother, Alexander Roy Abugov of Amherst; grandparents, Dr. Jack and Arlene (Schwartz) Abugov and James Roy, all of Andover; uncle, Robert Abugov of Worcester; aunts, Joyce Scott of Newburyport and Susan Nauman of Fincastle, Va.; and three cousins.

The funeral was held Sunday at H.L.

Farmer and Sons Funeral Home in Haverhill. Burial was in Temple Emanuel Cemetery in Andover.

Memorial contributions may be made to the charity of one's choice.

## Ann Marie Bussey From car accident injuries

Ann Marie Bussey, 21, of 450A Brookside Drive, died Friday, Sept. 2, in Northwood, N.H., as a result of a car accident.

Ms. Bussey attended schools in Lawrence and Andover and had recently made plans to return to school to get her high school diploma.

Family members said Ms. Bussey loved animals. As a child she would nurse sick animals back to health, they said. In fact, just days before she died, Ms. Bussey found a homeless cat near the cottage where her family was vacationing at Salisbury Beach. She begged her mother to take it in, and the family is still caring for the cat.

She was a parishioner of St. Patrick Church in Lawrence.

Members of her family include her mother, Deborah Bradley; father, Roland Bussey of Pittsfield, Maine; sister, Christine Bradley of Andover; brother, Andrew Bradley III of Andover; stepbrothers, Roland Bussey and Brian Bussey of Maine; grandmothers, Arlene Lengthen of Salem, N.H., and Claire Vrettos of Stratham, N.H.; grandfathers, Levi Bussey of Maine and Andrew Bradley Sr.; great-grandfather, Adolph Tatlis of Georgetown; and several aunts, uncles and cousins.

A Mass was celebrated Wednesday at St. Patrick Church. Burial was in St. Mary Cemetery, also in Lawrence.

Arrangements were by Hart-McLennan Funeral Home in Lawrence.

## AIDS hotline is for teen-agers

In an experiment to help stem the rapid spread of HIV among the state's teen population, the AIDS Action Committee of Massachusetts recently opened the nation's first statewide, toll-free AIDS, HIV and STD hotline staffed by teens, for teens.

Funded in part through a grant from the Massachusetts Department of Public Health (DPH), the "Youth Only AIDS Line" or "YO Line" is staffed Monday through Friday from 3 to 9 p.m. by teens who have undergone

extensive training in peer support and counseling.

Working in pairs, each teen will handle calls during his or her two three-hour shifts per week, providing support, referrals and information on AIDS, HIV and sexually transmitted diseases for other teens.

The toll-free number is 1-800-788-1234.

## AIDS support group meets here Thursdays

An AIDS support group meets from 7 to 9 p.m. every Thursday at South Church, Central Street, Andover, 41 Central St. For further information call Leslie Bresnahan, 470-1615.

## Group supports those with diabetes

Day to Day, a support group for people with diabetes, is open to all people with diabetes.

In an informal atmosphere, people will share similar concerns and needs and exchange experiences, knowledge and information.

Group discussion is led by a licensed clinical social worker.

Openings exist in the group for the

## LGH seeks volunteers

Lawrence General Hospital has a wide range of positions for people looking to volunteer a few hours a week.

Mary O'Brien, director of volunteer services, will highlight the volunteer opportunities that are available.

To find out more about the extensive LGH volunteer program, call Ms. O'Brien at 683-4000, Ext. 2645.

first Thursday each month for those with Type II ("adult onset"); fourth Thursday each month for those with Type I ("juvenile onset"). All group sessions are held from 7-8:30 p.m.

These programs are offered free of charge at the Winchester Hospital Health Promotion Center, 23 Warren Ave., Woburn. For information, call (617) 932-8200.



## School Committee lists its 10 major goals for the system to accomplish this school year

By Neil Fater

Though not a single item is funny, the school department has developed a top 10 list for the coming transitional school year.

In response to a draft of goals created last week by interim superintendent Dick Neal, the School Committee has released a list of what it describes as "10 major goals to be emphasized in the upcoming school year."

Leading this list is the appointment of a new superintendent by July 1, 1995. Mark McQuillan, former superintendent of schools, left Andover for the head post in the Lincoln K-8 system and has been replaced on an interim basis by Mr.

Neal, former assistant superintendent.

Denise Littlefield, last year's West Elementary assistant principal, will be interim assistant superintendent.

Among the prioritized goals is an effort to better meet the needs of parents and students by reviewing the current number and type of before- and after-school programs. Committee members have said they would ideally like this to be a source of revenue for the schools in the future.

Other goals include:

- Meeting professional contract requirements as outlined in the 1993 state Education Reform Act;
- Working with other committees to assure the school building program will run smoothly.

Committee members were expected to take a step in this direction Wednesday night when they outlined the jurisdiction of the School Building Committee regarding technology decisions;

- Reviewing school curriculum plans, part of a yearly rotation system;
- Updating their policy manual;
- Reviewing the maintenance of school facilities;
- Analyzing finance and operating budget issues;
- Working on each School Council's improvement plan; and,
- Beginning the review and evaluation of the special needs program.

## John O. Wise honored for service at Hanscom AFB

Andover resident John O. Wise has been honored at Hanscom Air Force Base for 15 years of federal service. Mr. Wise is an atmospheric physicist with the optical environmental division of Phillips Laboratory's Geophysics Directorate.

He said one of his more challenging assignments was working with flight operations for an infrared experiment on a space shuttle mission. The experiment was designed to measure the infrared radiance from the atmosphere and the Aurora

Australis or Southern Lights.

Mr. Wise has a BA degree in communication theater from the University of Vermont, a BS degree in physics from Northeastern University and a master's degree in physics from Boston College.

## Kyle Kiberd enlists

Kyle R. Kiberd of Andover has enlisted in the Army under the provisions of the Delayed Entry Program. The Andover High School student is the son of Richard and Susan Kiberd.

Mr. Kiberd will report June 22, 1995, to Fort McClellan, Ala., for completion of the Army's eight-week basic training course. Upon completion, he will finish the Army's advanced specialized training course in the selected career field of military police.

Through the GI Bill, Mr. Kiberd is eligible for \$14,400 toward a college or vocational education.

## TOWN OF ANDOVER WATER DEPARTMENT NOTICE

A fire flow test will be conducted on Saturday, September 10, 1994 beginning at 8:00 a.m. in the RAILROAD AVENUE, NORTH MAIN STREET, ESSEX STREET, PEARSON STREET AREA. Water may be discolored for a period of time. To help alleviate the problem, run your outside spigot until the water clears.



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Give the Strawberry Teapot Bouquet for Grandparents Day, September 11.

It's the perfect gift for special occasions. These cheerful flowers fill a pretty white ceramic teapot decorated with a strawberry on the vine motif. To send this unique bouquet anywhere, call or visit us.



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# Sports Special

A special sports section on September 25, 1994

Andover, MA

September 25, 1994

475-1943

ANDOVER TOWNSMAN

# Garbage disposals are bad for septic systems

violation of town and state bylaws.

Though most people regard the kitchen sink garbage disposal unit as a necessary convenience of modern life, disposals are not allowed in many homes because they cause septic systems to fail. And if you are one of those who thinks you are getting away with something, you may get a very expensive lesson in the way a septic system works when yours stops working.

"It's a very big issue in Andover," Everett Penney, the town's health director, said last week.

## Septic theory

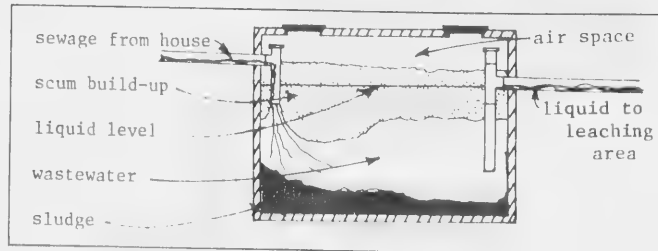
All the waste water from a household, including dish water, bath and laundry water and whatever is flushed down the toilet, flows into the septic tank. Solids settle to the bottom, forming a layer of sludge, while the lighter particles float to the top, forming a layer of scum. Bacteria in the tank work to decompose the solids, but they still accumulate and must be removed every two to four years.

The remainder of the liquid flows, usually through a distribution box, into the leaching field, which may consist of several pipes with holes in them, or a precast pit set in trenches or beds of stone. As with the holes in the pipes, the fluid flows through the gravel floor of the pit, or through holes in the pit's walls, into the surrounding soil for further decomposition and filtering.

## Septic failure

The septic system fails when solids get past the septic tank and into the leaching system, clogging up the distribution box or the holes in the pipes or pit. The result is a backup of the waste water into the house or out through the top of the tank onto the ground.

The problem with garbage disposals



The Septic Tank

is they allow solids into the septic system that don't decompose and don't settle to the bottom.

"What happens is people throw all things down the drain thinking they're becoming mush. But it's not. It gets in the tank and doesn't settle and goes out into the pipes and into the leaching field," said Joanne Martel, code enforcement officer for the town's health department.

Lemon rinds or chicken fat or any number of things float out with the liquids into the pipe, clogging the drainage system and causing premature failure of the system. Pumping the septic tank is only a temporary fix because the problem is not in the tank, but in the leaching field. The system can only be repaired by abandoning it for six months or more, or by completely replacing it.

## Dealing with the problem

Andover has adopted the state's Title V sanitary sewage code regarding septic systems, which requires homes with garbage disposals and septic systems to increase the standard requirements for the septic systems by 50 percent, an effort to accommodate the disposals. Homes with town sewer are not affected.

"Basically, anybody who has a sep-

tic system - it has to be designed 50 percent bigger than what would otherwise be allowed if they want a garbage disposal," Ms. Martel said.

The size of the septic tank depends on the number of rooms in the house. The town uses 150 gallons per room as an average daily usage figure. That number is plugged into a formula an engineer uses to design the septic system. The minimum tank size in Andover is 1,500 gallons, and that is nearly double what most homes need.

"So the tank isn't effected," Ms. Martel said.

But the leaching field minimum size is 20-by-40 square feet, and that would have to be expanded by 50 percent to accommodate a garbage disposal, Ms. Martel said.

If you look at the septic plan for a house built in Andover in the last 15 years, you'll see that it says "garbage disposal not allowed" right on the plan, Ms. Martel said.

## Extending the life of a septic

Even homeowners who have the expanded leaching fields to accommodate a garbage disposal might want to be careful about what goes into the septic system.

A handout from the town's health

## Health officer to discuss septic regs on TV show

Dan Tremblay, Andover health officer, will discuss the latest changes in state septic and cesspool regulations when he appears on Real Estate Weekly, a WHAV 1490 AM radio show, Monday, Sept. 19, from 10-11 a.m.

The show will include information that should be of interest to home owners and those buying or thinking of buying a home with a septic system or a cesspool, according to Mr. Tremblay. The phone lines will be open and Mr. Tremblay will answer calls from listeners.

The show is hosted by Danny Sor-dello of Re/Max Preferred.

department offers the following pointers to extend the life of a septic system:

- Pump the tank every two to four years. Once solids overflow into the leaching field, the damage may already be done.
- Investigate signs of failure immediately. Signs include slow draining of toilets and sinks, and patches of green grass, ponded water or melting snow near the leaching system.
- Do not dispose of the following into the septic system: garbage; sanitary napkins, colored toilet paper, disposable diapers and tissues; cooking oil, fat and grease, (which can pass through the tank and clog the leaching field); pesticides, disinfectants, acids, medicine and paint thinners, which will kill the helpful bacteria in the tank and will contaminate ground water.

## Speed limits reduced at PA

Speed limits reduced at Phillips Academy

By Don Staruk

Selectmen last week approved changes to the town's traffic rules and regulations that dropped the speed limits on Main and Salem streets in the area of Phillips Academy.

The changes are part of the new "School Campus Zone" established in the area of the school by an act of the state legislature earlier this year. The action comes in the wake of two PA students being struck by a car and injured while crossing Main Street, Route 28, in a cross-walk last spring.

PA pushed for the changes to be in place prior to the arrival of new students this weekend. Selectmen approved them during a brief meeting last Monday night, Sept. 1.

The School Campus Zone extends along Main Street from

Wheeler and School streets to the north of campus, and to Dwight Street south of the school. The speed limit is now 25 mph from 7:15 to 8:15 a.m., and from 4-6 p.m. daily, and 30 mph the remainder of the day.

The section of Salem Street from Main Street to 100 yards east of Highland Road is now 25 mph at all times. Signs and flashing lights will be installed to warn motorists of the speed limit changes.

Susan Stott, director of business services for the school, said the new signage and speed limits are the first steps in improving the safety of the roadway for both pedestrians and motorists. The school also plans to better educate its students about the dangers of crossing Main Street, and will continue to look at ways to improve safety along that section of Route 28 that passes through the campus.

## Muller backs enrollment figures

By Neil Fater

Chairman Dick Muller planned "to put to rest the concern" over the accuracy of student enrollment projections for Andover High School at Wednesday night's School Committee meeting, after the *Townsmen* went to press.

As of Sept. 2, actual enrollment figures for the High School were 102 lower than the projections used to prove the necessity of the \$40.5 million school improvement project.

There are currently 1,259 students enrolled in grades 9-12. When these classes were in grades 1-4, there were 1,401 students, according to Mr. Muller. "The net effect of what you lose is about 10 percent," as four classes of students move from grades 1-4 to the High School, he said. Because there are currently 1,851 students in grades 1-4, there will probably be approximately 1,666 students at the High School eight years from now, close to the 1,700-student projection.

"So we stand by these numbers. We believe these numbers are accurate," he

said. "This numbers thing has really been blown out of proportion."

Dick Neal, interim superintendent of schools, also stood behind the projections Wednesday, saying the cohort survival method used by Frank Paul had generally proven accurate.

"But you have to ask yourself this question. Are the dynamics still there?" said Mr. Muller.

According to the chairman, they are. Student enrollments are still increasing from grades 1 to 8 and then shrinking during the High School years.

Mr. Muller said that the 1994-1995 eighth grade class has increased 21 percent since its members were in first grade, and the current fifth grade class has increased 15 percent since its members were first-graders.

"The High School is crowded today. We have four grades there instead of three. That school was designed for three grades," said Mr. Muller, who also pointed to the current cramped science labs.

# What's new in the schools, school by school

(Continued from page 1)

grades 6-12. There will be new technology and technology programs at both middle schools.

Perhaps the most significant change in Andover's public schools this year is the injection of 30 new teachers into the Andover system. These 30 will replace approximately 22 teachers who are leaving, eight of whom are retiring under the state's Early Retirement Initiative and have 279 years of Andover instruction among them.

Here's a look at what's new at each of the schools:

## Andover High School

The most obvious change for the returning Andover High School student will be the noise and classroom shuffling created by the \$26.5 million High School construction project. But there will also be three revised technology courses, the new foreign language approach and an altered photography program.

The photography class, now considered a fine arts course, "will be upgraded because we have a teacher who's dedicated to that program," according to Dick Neal, interim superintendent.

## West Middle School

Students at West Middle School should feel more comfortable this year thanks to the installation of new windows at the front of the building. School officials are hoping the new windows will help fix an ongoing heating problem.

"It will improve the retention of heat in the front corridors," said Sam Campbell, principal, and the opening windows will also help cool the corridors on hotter days.

Although it was used at the end of last year, the 150-seat team room is still relatively new and will begin its first full year of use, starting today. Used mostly for instructional occasions, the room allows teachers to give one large-group presentation instead of several smaller classroom presentations.

"It's a pretty good use of time and also a way to have the team see themselves as a team," said Dr. Campbell.

## Homogeneous middle classes

For the first time in several years, sixth-grade students at both West and Doherty middle schools will be placed in homogeneous, or leveled, math classes. The School Committee voted in June to extend leveled math classes into the sixth grade, and teachers will use the first nine weeks of classes to evaluate the students.

"There will eventually be a process going on in the first term where there will be some students identified for accelerated math classes," said Dr. Campbell. A letter explaining the change will be sent to parents.

## Bancroft Elementary

School administrators recently laud-

ed the schools' custodial staffs and the Municipal Maintenance Department for the accelerated and thorough work this summer, and Bancroft Elementary is one of the schools where long-standing problems were addressed.

"We had the last of the leaky skylights replaced. We had all new carpeting replacing the original (25-year-old) carpeting on the first floor," said Debra Dunn, principal. New drainage was also installed and recently paved parking lots and sidewalks are awaiting the feet and vehicles of teachers, students and visitors.

The new school-wide theme is entitled "Rainbow of Friends" and is aimed at increasing the acceptance of diversity. The kickoff to the program will be the autumn planting of more than 700 flower bulbs that Ms. Dunn hopes will bloom into a rainbow of color in the spring.

There will be new programs, including a science program in conjunction with Boston's Museum of Science and an adopt-a-store project, created as a result of the Bancroft School Council's improvement plan. As part of the second project, members of each classroom will write to an area shop-keeper and try to learn about how that business operates.

## South Elementary

Similar to the High School situation, the most significant changes at South Elementary are related to the noise and shuffling of students created by the construction project. The \$8 million South construction segment will require students to move from their regular classroom to allow workers to renovate those rooms. In addition, a significant number of trees were removed from the back of the school to create the new soccer field, and some recess areas may be off-limits because of construction equipment. New drop-off loops, one for parents and one for buses, will also be operational for the opening of school.

## Sanborn Elementary

What's new at Sanborn Elementary is that there won't be that much new. School officials decided to delay the start of the school's \$4 million construction segment until June because student classrooms would be too close to the actual construction.

"Only one school year will be disrupted by construction. So of course that's a benefit to the school," said Jade Reitman, principal.

Due to teacher transfers there will be two new teachers in grade 5 and one in grade 1. As a result of the School Council improvement plan there will also be some new curriculum pieces, "but they're nitty gritty things just trying to improve the programs," said Ms. Reitman. "The theme for the year is 'Do the right thing.' It is an outgrowth from our work on character development."

There will be a new parent pick-up

and drop-off area, and a new soccer field will be planted in October. The school will also have to find places for a number of new students.

"We have many more new students this year. We're about 20 students over what we anticipated," said Ms. Reitman. This is an elementary school-wide problem, since as of Sept. 2, enrolled elementary students totaled 2,733 - 129 more than former business manager Frank Paul projected.

## West Elementary

In addition to dealing with more students than expected, West Elementary will deal with something no other school will - the loss of their assistant principal. Denise Littlefield will gradually assume the role of interim assistant superintendent during the opening weeks of school, while officials look for a new West Elementary assistant principal.

"I expect the interim position to be posted and to have someone on board as soon as possible," said Charles Friel, principal, who speculated the replacement will be a teacher currently in the Andover system.

Meanwhile, Mr. Friel will oversee the start up of pilot reading programs in the first and second grades and the implementation of a junior achievement program, a partnership normally created between businesses and high schools that invites businesspeople to come into the classroom and offer training and information.

According to Mr. Friel, there will be a new fence around the third grade playground, a safety feature he's "been trying to get for years," and there will be new cafeteria tables "to replace the ones that are older than I am," he joked.

The school theme will be "Reason, respect and responsibility."

"Children need to try to reason out problems. They need to be responsible for their actions and take responsibility for their own learning," said Mr. Friel. "Children need to know that they are the ones who are ultimately responsible for how they do."

## Shawsheen Integ. Primary

Similar to the program at Bancroft, though geared to a younger audience, students at Shawsheen Integrated Primary will have a new science program created in conjunction with Boston's Museum of Science.

At Shawsheen the program was funded by proceeds from a PTO auction that enabled the whole staff to visit the museum and work with professionals there regarding educational science programs. Kits and other materials have been purchased or borrowed from the museum and will be used at Shawsheen to teach the children about the universe.

"We have here a very creative art teacher and physical education teacher who put together (a performance including) songs that will teach (the students) facts and give them knowl-

edge about the universe. That, I think, is something that's a little bit different and a focus that will be very worthwhile," said Teresa Murphy, administrator.

## The Shawsheen Extended Day and Kid's Club

The Shawsheen Extended Day and Kid's Club programs will continue at Shawsheen, with kindergarten and grades 1 and 2 in the same rooms as last year.

However, after-school programs for grades 3, 4, and 5 will be in the gym, "which means we'll be setting it up and breaking it down every day," said Sydney Bialo, administrator.

A before-school program for Sanborn students has been planned at Sanborn school, but other school children will meet at Shawsheen for their before-school programs.

## Technical School turns 30 this year

By Neil Fater

The Greater Lawrence Technical School will celebrate its 30th birthday this year with a number of new programs, many of which are designed to improve community relations and meet state requirements.

The first of these, an orientation program, has already occurred.

Yesterday, Sept. 7, first-year students and other new students were greeted with hamburgers and hot dogs, music and raffles, and special-interest tables describing the clubs they can join. The new students attended all of their classes and got a jump on learning their way around the school.

Classes open for all students today. "It's not only an informational day, but a day that's going to be fun," said Frank Vacirca, academic coordinator, of the inaugural orientation event. "Later on in the year, around January, we're going to be having some birthday party-type stuff."

According to Mr. Vacirca, one of the school's goals is to expand the public relations programs that involved the school in 40 community activities last year.

Standardized courses will be implemented to assure the school meets state mandates and prepares students to perform well on a state-wide professional-standards test.

Students will also have the opportunity to take a number of new electives, including two history courses, an SAT preparatory course, and an introduction to psychology class. Every student will receive 20 hours of computer literacy.

Courses in conversational Spanish, personal finances, cross-training, body shaping, and aerobics will also be available. Students can elect to

(Continued on page 29)



## SPORTS

## Andover High School sports season begins next week

By Rick Harrison

The 1994 Andover High fall sports season begins next week with seven of the school's nine varsity teams in action.

Field hockey and boys soccer play games on Monday, Sept. 12, with the field hockey team hosting Methuen and boys soccer traveling to Billerica for 3:30 p.m. contests.

Girls soccer, girls volleyball, girls swimming and golf open on Tuesday, Sept. 13, and all four are at home as the soccer team hosts Dracut at Lovely Field, the volleyballers entertain Lowell in the Dunn Gym, the swimmers face Reading at the Greater Lawrence Technical pool and the golfers meet Greater Lawrence at Andover Country Club. All have 3:30 p.m. starts.

Football starts next Friday night, Sept. 16, at home against Leominster (7 p.m.).

The boys and girls cross country squads open on Wednesday, Sept. 21, when they also are home for dual meets against Chelmsford (3:30 p.m.).

Following are pre-season previews of several AHS varsity teams. The remaining teams will be previewed next week:

## BOYS SOCCER

Record Last Year: 14-3-2, 2nd place in MVC and qualified for EMass. Division 1 Tournament.

Varsity Candidates: 63.

Key Graduates (colleges): Chris Sintros (Holy Cross), Quang Nguyen (Worcester Academy), Lyle Morgan (UMass-Lowell), Rob Weisman (Boston College).

Returning Starters (2): Eric Pisick, sr., sweeper; Shawn Rodriguez, jr., midfielder.

Other Lettermen (8): Eric Dubasak, jr., forward; Mike Maguire, sr., forward; Dave Mazine, sr., forward; Matt Ely, sr., midfielder; Ryan Hadley, jr., midfielder; Josh Lewin, sr., defense; Chang Hyun, sr., midfielder; Matt Perrault, sr., defense.

Promising Newcomers (12): Matt Small, sr., midfielder; Sean Croteau, sr., midfielder; Eskinder Graham, sr., forward; Max Soong, sr., midfielder; Mike Scarpula, jr., goalie; Zach Smith, jr., goalie; Ramon Gonzalez, sr., midfielder; Pat Hess, jr., defense; John Kulp, jr., midfielder; Brian Kwon, jr., midfielder; Chris Rogers, jr., defense; Tim Smith, soph., midfielder.

Captain: Eric Pisick.

Coach Dave Amundsen (19th year): "Our strengths will be overall team ball skills and balance."

"Quang's (Nguyen) graduation (20 goals) left us without a proven scorer, and we're inexperienced in net with two junior keepers both up from the sub-varsity. We've looked good in scrimmage games against Masconomet (3-0 win), North Andover (2-1 win) and our alumni (5-4 win)."

"Lowell (two-time defending MVC Large School champ) should be strong again."

"Wilmington and Tewksbury always give us trouble. It's tough to evaluate Chelmsford, Dracut and Haverhill because all three have new coaches."

"I expect us to be in position to contend for the division title once again. We finished second in each of the last three years, once to Chelmsford and twice to Lowell."

Stats & Facts: Coach Amundsen's overall record in 18 seasons is an outstanding 216-63-44, which includes eighth league championships and 15 Eastern Mass. Tournament appearances ... Last fall Andover had a tough tourney draw and lost a 5-0 opening-round decision to St. John's Prep of Danvers ... The Golden Warriors enter next Monday's game riding an 11-game regular season undefeated streak (10-0-1) from last year ... The only losses in 1993 were to Haverhill (1-0), Lowell (3-1) and St. John's Prep ... Mike Maguire had six goals and five assists last year as the third high scorer behind Quang Nguyen (20-6-26) and Dan Small (9-7-16) ... Sean Rodriguez had five goals and five assists, Eric Dubasak five goals, Matt Ely

three goals and Eric Pisick two goals ... Ramon Gonzalez is still recuperating from a broken leg suffered last spring. Under the new tournament qualification rules established by the Massachusetts Interscholastic Athletic Association, teams will need only 50 percent of their possible points (instead of 60 percent) to qualify.

Assistant Coaches: Mike Wartman (JV), Charlie Labelle fresh.

Andover has six night games, five of them at home (7 p.m. starts). Season Opener: Monday, Sept. 12, at Billerica (3:30).

## GIRLS SOCCER

Record Last Year: 5-11-2.

Candidates: 82.

Key Graduates (college attending): Robin Lapointe (Colorado State), Rachel Buonopane, Amy Pierro.

Returning Starters (5): Kim Kelley, sr., goalie; Carolyn Vallee, sr., defense; Sue Cookson, jr., defense; Liz Salvia, jr., midfield; Christine Contos, jr., defense.

(Continued on page 32)

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## EDITORIALS

### Taking responsibility

We like what Charles Friel, principal of West Elementary School, says about his school's theme for this opening year, "Reason, respect and responsibility." [See page 28.]

"Children need to try to reason out problems," is the first part of what he says. Yes, we agree. And generally speaking, we don't believe children today are very good at problem solving, although there is a trend in schools to work on building that skill.

"They need to be responsible for their actions and take responsibility for their own learning," is the second part of Mr. Friel's statement. Yes, and that includes allowing students to make mistakes, which is difficult for some parents and teachers. But if students don't try out ideas, experience success, or experience failure so they can try another approach, they won't gain the confidence in their own work and will, therefore, continue to look to adults to solve their problems.

"Children need to know that they are the ones who are ultimately responsible for how they do," is the final part of Mr. Friel's wise statement. And that statement is, of course, what education, and parenting really, is all about.

It is the schools' - and parents' - job to teach young people to get along without their teachers and parents. In other words, schools need programs that foster self-esteem, problem solving techniques, and the sense that it is good to generate many ideas and solutions.

Call it an ability to "know what you don't know." In other words, the goal is not to know everything there is to know. Rather, it is to have a sense of where to look for some possible answers and solutions.

That is what we should be striving to do, and Charles Friel is kicking off this year with that theme.

### How to write

The *Townsmen* welcomes readers' letters. Letters must be signed with a name and address and should be no longer than two typed pages, double spaced. Please include a phone number, in case there are questions.



Photo by Lisa Adelsberger

A couple dressed for fall takes a stroll down the brick pathway in The Park on Bartlet Street.

### Let students help evaluate teachers

By Alix Driscoll

It's time to take a fresh look at Andover's teacher evaluation process.

It's now appropriate and necessary to allow students to evaluate, and to give suggestions to their teachers.

Students mainly educate themselves. They can, and indeed should, take responsibility for their own education. Teachers, parents and other adults, and their peers guide, inspire and nag them to engage in this exciting and necessary process. They are fortunate if the teachers who direct them are wise, competent and caring. Students are well able to judge which teachers inspire and which ones are fair.

Many teachers consider written comments by students a valuable part of the teacher evaluation continuum.

Tim Thomas, principal of Andover High School, says several teachers at the High School give out end-of-the-term comment sheets.

"I have encouraged teachers to hand out evaluations. I know a num-

ber of teachers who do," says Mr. Thomas.

Beverly superintendent Larry Chas says he is in favor of student evaluations.

Some Marblehead teachers pass out student evaluation sheets and then use the comments to help improve their performance, according to Deborah Loomis, assistant principal of Marblehead High School.

"Some teachers very much want feedback from students," says Ms. Loomis.

In addition, it's important to allow community input in teacher evaluations. A strong educational system in Andover benefits everyone, even those folks who don't have youngsters in the schools at this time. That's about two-thirds of our residents. We support the schools with our taxes and our interest in the educational process because a community's strength is the academic health of its students. Our schools should grow creatively diverse youngsters with caring and responsible leadership skills.

And, it's time to give plaudits and

praise to those teachers who guide our youngsters with sensitivity and vision. Let's support those extraordinary professionals with merit pay and public recognition. Let's make it possible to mentor those who can be stronger teachers, and let's encourage those few who are in the wrong profession to find another occupation where their skills can be better utilized.

**'Let's support those extraordinary professionals with merit pay and recognition. Let's mentor those who can be stronger teachers, and let's encourage those few who are in the wrong profession to find another occupation.'**

Therefore, both the community as a whole and its students have a compelling interest in the evaluation of its teachers. They should be involved.

Yes, there are many ground rules to be worked out. Forward-thinking School Committee members, teachers union leaders and the administration can work together to make the teacher evaluation process stronger. They should include student input.

Alix Driscoll writes for special sections and other projects for the *Andover Townsman*. A reading specialist, she has taught several grades, including high school, middle school and grades 3-6.



Alix Driscoll

# Andover in a mini boom in real estate sales

Continued from page 1

er little mini boom now," Mr. Krajewski said last week.

Approximately 150 new houses were built in Andover in Fiscal 1994, from July 1993 to July 1994, according to the assessor. That compares to just 60 to 80 new homes in each of the previous three years.

"We've seen a definite increase in value. The volume of sales is up. The market has recovered fairly well, further from where we were" even last year, Mr. Krajewski said.

In a *Townsmen* interview last October, Mr. Krajewski said property values were rising steadily in Andover, though at a very slow rate. Then it was still a buyer's market for homes in the \$300,000 to \$400,000 range, while lower priced homes, those priced from \$100,000 to \$200,000, were selling fast. That has changed somewhat.

"The biggest thing this summer is the re-emergence of the \$600,000 home on the market. That was one of the weakest areas of the market 18 months or two years ago," Mr. Krajewski said.

The Fieldstone Meadows subdivision, being built by Yvon Cormier off Dascomb Road, across from Lovejoy Road, is a good example of the renewed popularity of larger homes, according to the assessor. Homes there range from \$550,000 to \$750,000.

"And they're selling fairly rapidly," Mr. Krajewski said.

Homes on Durham Drive, also off Dascomb Road, are listing for about \$500,000 and they, too, are selling. Also, across the Route 125 bypass, out in the area of the Ward Reservation, three- and four-lot subdivisions are springing up, many on old farmlands, according to the assessor.

"There's a lot of activity out there all of a sudden," Mr. Krajewski said.

Ashley Place, an 11-lot cluster subdivision on the former Gronquist property, off Salem Street near the intersection of Gray Road, is one of those. There, homes are priced from \$350,000 to \$550,000.

Mr. Krajewski said it is not unusual in Andover to see homes selling in a price range, but to see them selling in subdivisions is a new trend. One reason for this is that people who move here seem to want a neighborhood. Mr. Krajewski said.

At the same time, there are fewer million-dollar homes being built in town than in the past, and Mr. Krajewski said he does not see the re-emergence of homes in that price range as likely. The nine-lot West Hollow subdivision, off Porter and Spring Grove roads, may be the exception, with substantial homes planned for large lots, some in excess of five acres.

## Smaller homes

Smaller homes, those under \$200,000, are still moving, but there are not many on the market.

The reason for that is that many of the first-time home buyers in the 1980s paid high prices for the homes and took out large mortgages. Now, they



The Fieldstone Meadows subdivision, being built by Yvon Cormier off Dascomb Road, across from Lovejoy Road, is a good example of the renewed popularity of larger homes, according to the assessor. Homes there range from \$550,000 to \$750,000. This is the model home there.

would like to move up, but in many cases have a mortgage that is in excess of the market value.

"People can't step up because their debt load exceeds the value. So they can't move," Mr. Krajewski said.

If a homeowner has 20 percent equity in a \$150,000 house, that gives him or her only \$30,000 for a down payment on a \$230,000 home. That homeowner still would need a \$200,000 mortgage, and nobody can afford that, the assessor said.

The result is that fewer small homes are available to the first-time home buyers now looking to get into the market. Some federal efforts are being made to free this log jam, by creating a refinancing program specifically aimed at aiding those homeowners, but nothing is yet available, according to Mr. Krajewski.

"When one of those houses comes up for sale, they sell very quickly," he said.

## Land in Andover

Land values have made a dramatic turnaround from their big drop two years ago.

"The price of land has taken a big jump," Mr. Krajewski said.

Lots that were priced at \$100,000 to \$115,000 are now going for \$160,000 to \$170,000. Some of the West Hollow lots are going for \$350,000.

## Who is buying?

Andover is always a popular location, a place people look to move up to, so it is always an enviable market, Mr. Krajewski said. In addition, a growth spurt in area businesses, which is bringing new employees to the area, is feeding the residential market, he said.

Hewlett-Packard Company's expansion of its medical products division on Minuteman Road, a move that will bring approximately 2,000 employees into Andover, is one of those.

"I think that's part of what is fueling these new subdivisions," Mr. Krajewski said.

Vicor Corp. has also expanded from its Frontage Road facility to new space on Federal Street in West Andover,

and a potential buyer may be close to purchasing the vacant Digital Equipment Co. building on Minuteman Drive. Those moves, along with the potential expansion of Smith & Nephew Dyonics and the continued growth of Genetics Institute, could add more fuel to the residential fire.

## Commercial and Industrial

Commercial and Industrial property values have also increased since revaluation was completed last year, due in part to the proliferation of Real Estate Investment Trusts, or REITs, according to Mr. Krajewski.

"We've seen some sales occur and we've seen some leases get signed," Mr. Krajewski said.

REITs are groups of commercial investors who pool their money to buy properties. One reason REITs have been buying here is because several properties have had long-term leases signed with solid clients, according to the assessor.

Hewlett-Packard signed a long-term lease for a building at 4 Technology Drive, and that property then sold for \$60-\$62 a square foot. That selling price is up from \$30 to \$45 a square foot 18 months or two years ago. The same was true for the building at 2 Technology Drive, occupied by ISI Systems Inc., which sold for about \$60 a square foot after a long-term lease was signed. Another building on Shattuck Road, behind the Tage Inn, sold for more than \$50 a square foot.

"MGI Andover Corp. (a REIT) is snapping up buildings left and right in this town," Mr. Krajewski said.

Mr. Krajewski said his office has spent a lot of time trying to figure the value of C/I leases and buildings for the past two years, but that it has been a difficult task.

"Our feeling is we've seen a good increase in the values of those buildings during that period," he said.

## Downtown buildings

Mr. Krajewski said he doesn't expect to see a lot of change in the downtown, as there is nearly 100 percent occupancy in the commercial buildings along

Main Street. But he does expect to see some buildings change hands, such as the Musgrove Building, which was purchased from the Federal Deposit Insurance Corporation by a group of investors for \$850,000 two years ago.

The Musgrove Building has about 18,000 square feet of leasable space. The Barnard Building, just up the street, has 25,000 square feet of leasable space and sold last year for \$2.1 million.

The Barcelos Building, at the corner of Main and Chestnut streets, is another prime piece of real estate that very well may change hands this year, according to the assessor. The Barcelos Building has two very substantial long-term leases, with CVS/Pharmacy and Shawmut Bank.

## Taxes and assessments

The "mini boom" in residential growth could have a negative impact on the town's tax base.

If the current growth spurt continues for another year, the result would be 300 new families who would need town water, possibly town sewer, fire and police protection and schooling.

Mr. Krajewski said he has no idea what the exact dollar cost would be, but every study he has seen on the impact of residential construction shows it has a negative cost impact for the town.

"The taxes collected fall short of the cost of services," Mr. Krajewski said.

One reason for that is reduced state and federal aid for improving those services, he said.

The current tax rate in Andover is \$15.14 per \$1,000 of value for residential property, and \$22.78 per \$1,000 for commercial and industrial property. Commercial and industrial properties tend to have less impact on the town's services, because they tend to pay as they go as far as installation and use of services are concerned, the assessor said.

Commercial and Industrial property assessments are expected to increase in the River Road and Interstate 93 corridor areas in Fiscal 1996, but not this year, according to the assessor.

"For this year, we will not increase assessments at all," Mr. Krajewski said.

The exceptions will be those buildings or homes that have had additions or new construction. But in FY'96, assessors will begin to adjust assessments to reflect the changes.

Mr. Krajewski said that for purposes of setting values, an assessor does not want to respond to changes in a one year period.

The revaluation completed in 1994 used Jan. 1, 1993 values, and reflected only slightly the activity in the first part of FY'94. Rather than try to re-evaluate assessments this year, using just Jan. 1, 1994 values and part of FY'95 activity, he will wait until 1996 and use figures from both 1994 and 1995 to adjust assessments.

"What we really want to see is, in the summer of 1995, will this new construction and appreciation of value continue, so it can be assessed fairly," Mr. Krajewski said.



# AHS fall sports start with returning veterans and new talent

(Continued from page 29)

**Returning From Injury (2):** Vanessa Blank, jr., midfield; Jenn Munroe, jr., forward.

**Other Letterwomen (7):** Jen Griffin, sr., mid-field; Susan Ashlock, jr., defense; Missy Famiglietti, jr., forward; Meghan Lynch, jr., goalie; Randi Spiegel, jr., forward; Shannon Lee, jr., forward; Jen Murnane, soph., forward.

**Promising Newcomers (7):** Noelle Blank, fresh., forward; Jessica Smith, fresh., forward; Amanda Piercy, soph., midfield; Cathy Zappala, sr., mid-field; Lauren Ofria, sr., defense; Nicole Brooks, sr., defense; Cristina Babine, sr., defense.

**Captain:** Kim Kelley.

Coach Dick Loschi (10th year): "I have a good feeling we're going to bounce back from last year. We have a lot of experienced players, particularly on defense and in net where practically everyone is back. Last year we were so young, and so beaten up (with injuries), that many of the girls had on-the-job training in our varsity games. The girls have worked hard over the summer, many of them going to soccer camps and playing for All-Star traveling teams. Both keepers (Kim Kelley, Meghan Lynch) have been on the varsity since they were freshmen. They've seen plenty of ups and downs.

"The key to our success will be the one thing we lacked last year: scoring punch.

"Getting Jenn Munroe and Vanessa Blank back as gunners is a big plus. Those two, along with the two freshmen (Noelle Blank, Jessica Smith), should ensure us more shots on net. (Vanessa) Blank and Sue Cookson are both capable of controlling play, and Munroe is an aggressive sniper.

"Karl Lippmann (JV coach) and Kathy McDermott (freshman coach) both do a great job preparing their kids for the varsity. This year's freshman crop was very strong. There were a dozen ninth graders in the running for the varsity right up until the final cut. The league has expanded to nine teams this year with the addition of Methuen and Haverhill. Billerica has won two straight titles and will be tough again. Wilmington also has a veteran team, while Lowell lost some quality players through graduation and Chelmsford has a new coach."

**Stats & Facts:** Coach Loschi enters his 10th season as varsity head man with a sparkling 123-37-20 overall record. His teams have won six league titles and qualified for the Eastern Mass. Tournament eight times ... In 1987 the Lady Warrior soccer team shared the State Division 1 title with Agawam, the two declared co-champs after battling to a seven-overtime 0-0 tie in the final game ... Andover will be Division 1 in this year's tourney, and Coach Loschi feels Winchester, Newton North, North Andover, Peabody and Beverly will be among the statewide powers in that division ... AHS hosts North Andover on Oct. 8 at 7 p.m. and hosts Winchester on Oct. 15 at 7 p.m. ... Andover tied Pentucket Regional of West Newbury 2-2 in its first scrimmage. AHS scrimmages ... Vanessa Blank and Jenn Munroe both missed last season with ACL ligament damage (knee) ... Buffy Sonntag, who missed her freshman year because of knee surgery and then played as a sophomore, is out again after suffering an injury to her other knee ... Under the new tournament qualification ruling by the Massachusetts Interscholastic Athletic Association, girls soccer teams must earn 50 percent of their possible points (instead of 60 percent) to qualify ... Meghan Lynch registered two individual shutouts in net last year, while she and Kim Kelley combined for two others ... Sue Cookson led the team in scoring last fall with six goals and three assists. She passed out five assists in 1992 ... Randi Spiegel scored five goals and Missy Famiglietti three ... Two years ago, as a freshman, Vanessa Blank had seven goals and six assists while Jenn Munroe had seven goals and four assists ... The Andover girls will be out to snap a two-game losing streak and six-game winless skein (0-5-1) from last year when the season opens next Tuesday.

**Assistant Coaches:** Karl Lippmann (JV), Kathy McDermott (freshman).

**Season Opener:** Tuesday, Sept. 13 at home vs. Dracut (3:30 p.m.).

## GIRLS VOLLEYBALL

**Record Last Year:** 7-13.

**Candidates:** 35.

**Key Graduates (college attending):** Carrie Green (Florida Tech, Sarah Witman (UMass-Lowell).

**Other Key Loss:** Rebecca Goldenberg.

**Returning Starters (5):** Cara Rossini, jr., defense; Ann Marie Hussey, sr., setter; Kim Daher, sr., hitter; Leah Mason, sr., setter/hitter; Andrea Marvin, jr., hitter.

**Other Letterwomen (2):** Sue Tully, soph., hitter; Stephanie Brown, soph., hitter.

**Promising Newcomers (5):** Allyson Ahern, jr., hitter/setter; Cindy Su, jr., back-row defense; Katie Jurdi, jr., back-row defense; Allison Shea, jr., hitter; Kristen Wysocki, soph., middle hitter.

**Captain:** Ann Marie Hussey.

**Co-Coach Art Iworsley:** "Our strengths will be height and our serving ability. We should be okay at the net. Hitting is basically a matter of timing and that will come. A top pre-season priority has been finding a No. 1 setter, and the two that have been battling for the position are Ann Marie Hussey and Leah Mason. We're still relatively young, with only three seniors, but we're looking to get back where we were before 1992 (six straight winning seasons).

"Our first five matches are all against tough opponents, four of whom qualified for the tournament and one (Lawrence) that made it to the state final. Billerica made it to the tourney last year, and Lawrence only lost one girl from its great team."

**Stats & Facts:** Coach Iworsley shares the duties with George Sullivan, and the pair also combine to direct the junior varsity. This is their ninth season as co-head coaches, and together they have over 100 career wins, six winning seasons and six State Tournament appearances.

Andover has outstanding height with Kristen Wysocki and Sue Tully both standing 6'1" while Stephanie Brown, Allyson Ahern and Allison Shea are all 5'11" ... The Lady Warriors once again have an 18-match MVC schedule and a home-and-away non-league series with Bishop Fenwick of Peabody. Andover is at Fenwick Oct. 7 and Fenwick at Andover in the regular season final Oct. 31 ... JV Roster: Amy Lumley, jr., Liz Winship, jr., Gina Seibert, jr., Heather Young, soph., Gwen Schmuhl, soph., Jessica Tuttmann, soph., Alison Daher, soph., Ann Marie Paone, soph., Jessica Redding, fresh..

Rachel Venuti, fresh., Becky Colgate, fresh., Monica Turbett, fresh.  
**Season Opener:** Tuesday, Sept. 13 home vs. Lowell (3:30 p.m.).

(Continued on page 33)

## Reg Marden Sunday Run slated for this weekend

Andover lawyer and avid runner, Reginald L. Marden, and his son, Christopher, died when their plane crashed in Nantucket Sound in June.

Members of the running community, seeking to honor his memory, have organized the first annual Reg Marden Sunday Run, a five mile road race.

It will be held in Andover, this Sunday, Sept. 11, at 1 p.m., starting at The Park on Bartlet Street.

All proceeds from the race will go to the Reginald L. Marden Memorial Scholarship Foundation for a scholar-athlete from the Greater Lawrence area.

Post-entry fee is \$12. Runners may register from noon until 12:45 p.m. There are T-shirts with color logo for the first 200 entrants.

The course is five miles through Andover with water stops and mile splits. Awards will be given to winners in the following categories: 19 and under, 20-29, 30-39, 40-49 and 50 and over.

Race organizers say that by the time the *Townman* went to press there are more than 100 entrants. Included are members of Merrimack Valley Striders and runners from Nantucket, where Mr. Marden had a summer home.

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# High School athletes commence fall varsity schedule next week

## GIRLS SWIMMING

Record Last Year: 6-4-0, 3rd place MVC Championship Meet, 7th place Eastern Mass. North Sectional Championships.

Home Meets: at Greater Lawrence Technical pool.

Candidates: 44.

Key Graduates (college attending): Mindy Fox (University of New Hampshire), Whitney Bates (Indiana University), Mandy Wilson (University of Maine), Kerry Brady (Boston College).

Returning Letterwomen (19): Julie Ahern, soph., freestyle; Lindsay Bates, soph., sprints; Cindy Carlson, sr., fly, breast; Nicole Carpentier, soph., diver; Lisa Cincotta, sr., diver; Nicole Delisio, soph., fly; Lisa Crowley, sr., freestyle; Meghan Donahue, soph., fly; Tracy Grant, sr., back, fly; Lisa Jayne, soph., back, free; Kristen Lawrence, sr., breast; Diana Liberty, jr., distance freestyle, IM; Katherine Matto, jr., breast; Molly O'Connell, jr., back; Amanda Pettoruto, soph., distance freestyle, fly; Joan Sunderland, sr., diver; Michelle Vitale, soph., freestyle, fly, back; Emily Winters, sr., freestyle, fly, back; Hilary Win-

ters, soph., sprints.

Promising Newcomers (9): Jenna Blongiewicz, fresh., sprints, fly, back; Brenna O'Connor, fresh., breast, freestyle; Kathryn Lee, fresh., diver; Deanna Morris, fresh., diver; Caitlin Neri, fresh., diver; Tara Cataldo, fresh., diver; Kalley Thomas, fresh., back, fly, breast; Jen Paull, fresh., back; Lauren Roda, fresh., fly.

Captains: Tracy Grant, Kristen Lawrence, Emily Winters.

Coach Marilyn Fitzgerald (3rd year): "I'm like the Cheshire cat. I'm keeping quiet but I'm smiling from ear to ear. We have superb depth and a terrific crop of (15) freshmen. A lot of the girls swim for club teams, like the Merrimack Valley Pirates, and I can't wait to get started this year and also to see what this team is like two or three years from now. We're also very strong in the IM and butterfly, while the diving is solid with returning veterans like Lisa Cincotta, Joan Sunderland and Nicole Carpentier. If we have a weakness it's in the breaststroke, where we graduated three premier performers. The effort has been tremendous the first week and a half. The opening part of the schedule is tough, but I have a good feeling about this group and the season ahead. Chelmsford and Haverhill

are always tough, but Nashua lost a lot through graduation. I think we'll be heard from."

Stats & Facts: Nationally-ranked distance standout Diana Liberty is back to defend her State 500 yard freestyle championship ... Tracy Grant qualified and scored in both the backstroke and butterfly at last year's State Meet, while Meghan Donahue was a Sectional qualifier in the butterfly last year ... Coach Fitzgerald is especially pleased with the off-season work ethic of Julie Ahern and feels Andover has a jewel in freshman Jenna Blongiewicz whose versatility is highlighted by her talents in the freestyle sprint races.

Assistant Coach: Mary Wermers (5th year), diving coach.

Opener: Tuesday, Sept. 13 home vs. Reading (3:30 p.m.).

## GOLF

Record Last Year: 14-2-0, MVC Small School Division champion, 5th in State Team Qualifying.

Home Matches: at Indian Ridge CC and Andover CC.

Candidates: 22.

Key Graduates (college attending): Marc Escott (Nichols), Mike Mazza (Nichols),

Adam Anderson (Colby), Matt Johnson (UMass-Amherst), Brian Hussey (UMass-Amherst).

Returning Lettermen (11): Dave Shaffer, jr.; Nate Roberts, sr., C.J. Dadd, sr., Todd Thistle, sr., Pat Annese, soph., Jeff Mazza, jr., Chris Kearn, jr., Mike Homewood, soph., Jay Levine, jr., Jeff Shea, jr., Andy Mumme, soph.

Promising Newcomers (5): Rob Oppenheim, fresh., Matt Dexter, fresh., Geoffrey Gresh, soph., Al Kwon, Robert Kwon, soph.

Captains: Dave Shaffer, Nate Roberts.

Coach Bob Lawson (27th year): "Golf is alive and well in Andover. Once again we have a lot of talent on the team, and I think we're going to do some damage. Four of our returning players (Dave Shaffer, Pat Annese, Jeff Mazza and Chris Kearn) are coming off outstanding individual years. Shaffer was the league's Small School Division golfer-of-the-year and Mazza was an all-star. We've had our successes, especially during the past 10 seasons, but I'm interested in other things besides wins and losses. How the kids develop as young adults is also a priority."

Season Opener: Tuesday, Sept. 13 home vs. Greater Lawrence (3:30 p.m., Andover CC).

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# ENTERTAINMENT CALENDAR

## THURSDAY, SEPT. 8

**Free To Be You and Me** auditions, Merrimack Junior Theatre, 6:15-8:45 p.m. Memorial Hall Auditorium, Doherty Middle School, Bartlet Street, grades 2-6, Corinne Gediman 475-3422.

## FRIDAY, SEPT. 9

**Free to be You and Me** auditions, 6:15-8:45 p.m., see listing under Thursday, Sept. 8.  
**Confetti kids** auditions, grades 3-9; West Elementary School; be prepared to act out a poem and sing *America*; Department of Community Services 794-3719.  
**Piano trio masterpieces** at Castle Hill in Ipswich, in the great house ballroom, 8 p.m., \$21; 356-4351.  
**Greek Festival**, Sts. Constantine and Helen Greek Orthodox Church, 71 Chandler Road; 4:11 p.m., 470-0919.

## SATURDAY, SEPT. 10

**Amnesty International fundraising garage sale**, 50 Cotuit St., North Andover, 9 a.m.-3 p.m.; (617) 621-9220 or 475-6782.  
**25-mile bike trip**, sponsored by the Appalachian Mountain Club, Andover Committee; from North Andover to Boxford, Carol Bernhardt 373-6874.  
**Canoe trip down Suncook River**, Merrimack Watershed Council offers this easy trip with one short portage; paddlers must bring their own canoe, equipment, life preserver (required) and lunch; small children and pets discouraged; for directions to put in points and more information call Gwen Whiting (603) 880-4367.  
**North Shore Old Car Club** presents its 25th Annual Flea Market, Car Corral and Antique Auto Show; Topsfield Fairgrounds, Route 1, Topsfield; general admission \$3, Car Corral \$15, \$25 for Saturday and Sunday; (617) 233-9100.  
**Greek Festival**, 11 a.m. to 11 p.m.; see Friday's entry.  
**Northen Lights**, at Castle Hill in the concert barn, 7 p.m.; \$19 adults, \$5 children; 356-4351.  
**Banjo and fiddle contests**, Boarding House Park, Lowell; rain location is Durgin Hall; workshops at 10 a.m., contests at noon; 970-5000.  
**David Dodson and Back to Back**, at Crossroads Coffeehouse, North Parish Church, North Andover; doors open at 7:15 p.m., concert starts at 8; \$7 at the door,

includes refreshments; Deb Putnam 474-8925.

**Pirates of Penzance**, presented by the Methuen Young People's Theater, Methuen Memorial Music Hall, 192 Broadway, Methuen; 2 and 7:30 p.m., \$5 adults, \$2.50 children; 688-2407.

## SUNDAY, SEPT. 11

**Appalachian Mountain Club**, Andover Committee, 5.5-mile hike, I-93 to North Runney exit, Route 25, meet at 10 a.m., in Dunkin' Donuts, Dave Milot 682-8924; following events in Andover: easy hike, meet at 1:30 p.m. at Hammond Way, Marta and Dick Hornidge 475-3595; nature walk, meet at 1:30 p.m. in the parking area across from the State Police Barracks, Bud Lewis 475-1328.

**Pirates of Penzance**, 3 p.m.; see listing under Saturday, Sept. 10.

**Crossings**, opening reception, Laura Knott Art Gallery, Dorothy Bell Street Center, Bradford College, 3-5 p.m.; 372-7161, ext. 304.  
**C.J. Chenier and the Red Hot Louisiana Band**, Boarding House Park performance series, corner of French and John streets, Lowell, 8 p.m.; \$3 concert donation for adults, children 12 and under admitted free; 970-5000.

**Greek Festival**, 11 a.m.-7 p.m.; see Friday's entry.

**Bill Cosby** at the North Shore Music Theatre, 62 Dunham Road, Beverly; 4 and 8 p.m., \$45, \$150; box office 922-8500.

**Singles brunch** sponsored by Andover/ N. Andover Singles, Andover Marriott, River Road; 10 a.m.; Lisa 475-8388.

## MONDAY, SEPT. 12

**Peggy Orenstein**, author, at Regis College in Weston; dinner 6:30 p.m., lecture at 7:45, book-signing at 8:30 p.m.; \$18 with dinner, \$6 discussion only; 353-5906.

## TUESDAY, SEPT. 13

**Forever Plaid** auditions, Amesbury Playhouse Dinner Theatre, 194 Main St., Post Office Square, Amesbury; 7 p.m., bring music, prepared reading, 5x7 photo and resume; show scheduled from Dec. 29-Jan. 29; 388-9444.

**Newcomers Club** of the Andovers hosts its fall sign-up social; Old Town Hall, 20 Main St., 7:30 p.m.; Jeri Quirk 682-2655.

**Camelot** auditions, Wakefield Repertory

Theatre, Wakefield; 7:30 p.m., bring music for song of choice; (617) 246-6324.

**Fall Film Festival**, Merrimack College Arts offers its fall Film Festival on Tuesdays. Free. Shown on Tuesdays at 7:30 p.m. in the college's library auditorium. Sept. 13: *Sex, Drugs, Rock & Roll*.

## WEDNESDAY, SEPT. 14

**Jennifer Lester**, Methuen Memorial Music Hall, 192 Broadway (Route 28) Methuen; \$6 adults, \$1 children, 683-6108.

**Joey: a Kangaroo's Tale**, Castle Hill concert barn, Ipswich; 4 p.m., \$11 adults, \$5 children; 356-4351.

## FRIDAY, SEPT. 16

**Democratic Dahlia Ball**, Andover Country Club, 7-11 p.m.; tickets available through Andover Democratic Town Committee, 72 Chestnut St.

**New Hampshire Symphony Orchestra**, annual auditions, Palace Theatre, 80 Hanover St., Manchester, N.H.; 10 a.m.-4 p.m., by appointment only (603) 669-3559.

## SATURDAY, SEPT. 17

**Canoe trip down Merrimack River**, Merrimack Watershed Council; Class II, moderate, see listing under Saturday, Sept. 10; Walt Quist (603) 424-2652.

**Art in the Park**, Central Park, 10 a.m.-4 p.m.; rain date Sunday, Sept. 18; 683-8789.

**Flea Market**, AT&T parking lot, 1600 Osgood St. (Route 125) North Andover; rain date Sunday, Sept. 18, Vendor spaces: \$10, free parking; 960-2307.

**Know Your Town Fair**, Old Town Hall, Main Street; 9 a.m.-1 p.m.; free, Tina Girdwood 475-5253 or Carole Chanler 470-1550.

## SUNDAY, SEPT. 18

**Lawrence High School 40th Class Reunion (1954)**, King's Grant Inn, Danvers; 2-6 p.m.; 681-8510.

## ONGOING

**Museums and Historic Homes**  
**Andover Historical Society**, 97 Main St.; *Andover's Ethnic Heritage II: Keeping the Past Alive*, through Nov. 5; and *1820s Summer Tea*, through Oct. 25; Monday-Saturday 9 a.m.-5 p.m., Wednesday until 8:30 p.m.; Amos Blanchard House and Barn Museum guided tours Monday-Saturday 1-3 p.m. and Wednesday, 5-8:30 p.m.; 475-2236.

**Addison Gallery of American Art**, Tuesdays through Saturdays 10 a.m.-5 p.m., Sundays 1-5 p.m., closed Mondays and national holidays; free and open to the public; Duncan Will 749-4015.

**Robert S. Peabody Museum of Archaeology**, Corn Hills on Cape Cod: *Archaeological Investigations at Sandy's Point, Yarmouth, Massachusetts*, through Dec. 17, Phillips Academy, Tuesday through Friday noon-5 p.m., Saturday 10 a.m.-5 p.m.; free and open to the public; 749-4490.

**AVIS: A Century of Caring for the Land**, town offices, first floor lobby, Bartlet Street, open to the public during office hours, free; 470-3800.

**Stevens-Coolidge Place**, 137 Andover St., North Andover, *A Wartime Diary in Paris*, through Oct. 31, house is open Sundays from 1-5 p.m., Wednesdays from 2-4 p.m.; \$3 adults, free to members; grounds open daily, 8 a.m. to sunset, free; Bob Murray 682-3580, or Marty Larson 686-1557 or 682-3580.

**Parson Barnard House**, 179 Osgood St., North Andover; Tuesday and Thursday, 2-4 p.m., second and third Sundays 2-4 p.m., tours start at Historical Society, 153 Academy Road, North Andover; Johnson Cottage tours Tuesday through Friday, 10 a.m. to noon, 2-4 p.m.; admission to Parson Barnard \$2 adults, \$1 seniors and children, combined Johnson Cottage and Parson Barnard admission \$3.50 adults, \$2 seniors and children, free to N.A. Historical Society members; Carol Majahad 686-4035.

**Work in America**, Museum of American Textile History, 800 Mass. Ave., North Andover; Tuesday through Friday 9 a.m.-5 p.m., first Saturday of the month 1-5 p.m.; tours Tuesday through Friday 10:30 a.m., 1 and 3 p.m.; first Saturday of the month 1:30 and 3 p.m.; Linda Carpenter 686-0191.

**New England Seen**, The New England Quilt Museum, an exhibition of quilts and wall hangings by contemporary New England Artists, on display at the museum through Sept. 6, 18 Shattuck St., Lowell; 452-4207.

**Ongoing programs** at the Lowell National Historic Park:

**Lowell: The Industrial Revelation**, multi-image slide show, Visitor Center at Market Mills, 246 Market St., 8:30 a.m.-5 p.m., free;  
**The Changing Landscape of Labor: Workers and Workplace**, collection of photos by

[Continued on page 35]

The deadline for entertainment news is Monday at 5 p.m.

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"...noted" page 34

# ENTERTAINMENT CALENDAR

(Continued from page 35)

**Ann Albert and Jim Boie**, members of the Andovers Artists Guild, exhibiting paintings at Bishop's Restaurant in the main dining room; Lawrence, 664-3159.

**Cindia Sanford-Garte** paintings of the salt marsh, Aug. 23-Sept. 20; Gallery, Firehouse Center for the Performing and Visual Arts, Market Square, Newburyport; 462-7336.

**Main Street by Dorothy Piercy**, Ford's Coffee Shop mural, is being restored and will be on view in the lobby of town offices; send donations for restoration to Ford's Mural Fund, Andover Historical Society, 97 Main St.; 475-2236.

**Castle Hill, Ipswich**, open for tours and tea Tuesday afternoons, 1-4 p.m., through Sept. 13; admission free for members of Trustees for Reservations, \$5 adults, \$3 children and senior citizens, tea service is an additional \$3 per person; 356-4351.

**Theatre**  
**The Sunshine Boys**, Amesbury Playhouse Dinner Theatre, 194 Main St., Post Office Square, Amesbury; Sept. 8 through Sept. 25, for tickets and prices call box office 388-9444 or 388-9059.

**South Pacific**, North Shore Music Theatre, 62 Dunham Road, Beverly; 922-8500.

**Suitehearts**, Giordano's Starlite Dinner Theatre, Sept., 194 Main St., Amesbury, Sept. 8-Oct. 2, see *Stop the World* listing.

**Meetings**  
**Parents Anonymous**, meets weekly in Haverhill, Lowell, and Lawrence; No fees or dues; 1-800-882-1250.

**Israeli folk dancing**, lessons weekly, Temple Emanuel, Sundays, 7 p.m., \$3; Orit Goldstein 475-3133, or Merrimack Valley Jewish Federation 688-0466.

**Greater Lawrence Camera Club**, Wednesdays, Trinitarian

**Congregational Church**, 72 Elm St., North Andover, 7:30 p.m.; Faith Morgida 687-2377, Richard Morton 664-3140.

**Activities Network, Merrimack Valley chapter**, all-social recreational organization for active single adults, 25 and older; Wednesdays, 8 p.m.; Steve Regan 352-6987.

**Parents without Partners Minuteman Chapter #817**, Newcomers orientation meeting, Second and

fourth Tuesday of each month, Royal Hawaiian Restaurant, 34 Cambridge St. (Route 3 south), Burlington, 7:30 p.m.; 667-6834 or Sharon Johnson (617) 272-8785.

**Valley Folk Dances**, United Presbyterian Church, 96 E. Haverhill St., Lawrence; Friday, 7:30 p.m.; \$2, \$1 for students; Kathy Moyes 682-9159.

**Writers' group**, Northern Essex Community College library, Elliot Room, every Thurs-

day, 7 p.m.; free; (603) 898-6332.

**Merrimack Valley Chapter of Embroiders Guild**, third Tuesday of the month, Lee Oullette 458-6183 or Jane McCord 942-1349.

**Amnesty International Group**, second Tuesday of the month, Merrimack College library, 7:30 p.m.; Debbie 683-0737.

**AIDS Action of Andover Mothers Group**, for mothers and other family members of people who are HIV-positive or who

have AIDS, meets twice a month; call AIDS Action of Andover for information 470-2622.

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## TOWN OF ANDOVER



## PLANNING BOARD

Notice is hereby given that the Andover Planning Board will convene a public hearing on Tuesday, September 27, 1994, at 8:00 p.m., in the third floor conference room, Town Office Building, Bartlett Street, Andover, on a petition by Wood Ayer Realty Andover East Limited Partnership for a Special Permit for Planned Development-Mixed Use under Section VI.O.3. of the Andover Zoning Bylaw to expand the existing Suburban Health Clinic, and add office and storage space located at 1 Stevens Street, Andover. The petition is on file in the Planning Department and may be examined between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER PLANNING BOARD  
September 8 & 15, 1994

## TOWN OF ANDOVER



## PLANNING BOARD

Notice is hereby given that the Andover Planning Board will convene a public hearing on Tuesday, September 27, 1994, at 8:00 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, Andover, on a petition by Wood Ayer Realty Andover

## LEGAL NOTICE

Public Announcement Concerning  
Andover Surgical Day Care Clinic, Inc.

Andover Surgical Day Care Clinic, Inc., a Massachusetts Business Corporation formed under M.G.L. c. 156B, and LGH Health Enterprises, Inc., a Massachusetts Business Corporation organized under M.G.L. c. 156B, General Partners of a to-be-formed Massachusetts General Partnership known as Andover Surgical Day Care Clinic General Partnership, 138 Haverhill Street, Andover, Massachusetts 01810 ("Andover Surgical Day Care Clinic General Partnership"), intend to file an application with the Massachusetts Department of Public Health for a Determination of Need for a change of ownership in connection with the transfer of Andover Surgical Day Care Clinic, 138 Haverhill Street, Andover, Massachusetts 01810 ("The Clinic"). As part of the transfer, it is contemplated that certain assets of The Clinic, valued at approximately \$1,460,000, will be contributed to Andover Surgical Day Care Clinic General Partnership in an amount equal to 1.0408% of the value of The Clinic's assets. Following the transfer, Andover Surgical Day Care Clinic General Partnership will assume substantially all of the liabilities of The Clinic. Andover Surgical Day Care Clinic General Partnership will serve as the licensee and operator of the ambulatory surgical clinic and will provide ambulatory surgical day care services to area residents.

Persons who wish to comment on the application must submit written comments within twenty (20) days of the filing date or the publication of this notice, whichever is later, to the Department of Public Health, Attention: Program Director, Determination of Need Program, 150 Tremont Street, Boston, Massachusetts 02111. The application may be inspected at such address.

September 8, 1994

East Limited Partnership for a Site Plan Special Permit under Section VI.Q.3c. of the Andover Zoning Bylaw to expand the existing Suburban Health Clinic, and add office and storage space located at 1 Stevens Street, Andover. The petition is on file in the Planning Department and may be examined between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER PLANNING BOARD  
September 8 & 15, 1994

## TOWN OF ANDOVER



## PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, September 27, 1994, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, Andover, on a petition by North Andover Realty Corp. for a 5-lot Definitive Subdivision Plan located off Ballardvale Road in Andover. The petition may be examined at the Planning Department between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER PLANNING BOARD  
September 8 & 15, 1994

## TOWN OF ANDOVER



## PLANNING BOARD

Notice is hereby given that the Andover Planning Board will convene a public hearing on Tuesday, September 27, 1994, at 8:00 p.m., in the third floor conference room, Town Office Building, Bartlett Street, Andover, on a petition by Wood Ayer Realty Andover East Limited Partnership for a Special Permit for Main Street Access under Section VI.A.9.a. of the Andover Zoning Bylaw to expand the existing Suburban Health Clinic, and add office and storage space located at 1 Stevens Street, Andover. The petition is

on file in the Planning Department and may be examined between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER PLANNING BOARD  
September 8 & 15, 1994

COMMONWEALTH OF MASSACHUSETTS  
THE TRIAL COURT  
THE PROBATE  
AND FAMILY COURT  
DEPARTMENT  
Essex Division

Docket No. 254788  
NOTICE OF FIDUCIARY'S ACCOUNT

To all persons interested in the estate of ELIZABETH E. SAUNDERS late of Andover, in said County, deceased.

You are hereby notified pursuant to Mass. R. Civ. P. Rule 72 that the first to thirty-sixth accounts inclusive, of FLEET BANK OF MASSACHUSETTS, N.A. as Trustee - (the fiduciary) under the will of said deceased for the benefit of ELIZABETH M. FOSTER AND OTHERS have been presented to said Court for allowance.

If you desire to preserve your right to file an objection to said account, you or your attorney must file a written appearance in said Court at Salem on or before the twenty-sixth day of September, 1994, the return day of this citation. You may upon written request by registered or certified mail to the fiduciary, or to the attorney for the fiduciary, obtain without cost a copy of said account. If you desire to object to any item of said account, you must in addition to filing a written appearance as aforesaid, file within thirty days after said return day or within such other time as the Court upon motion may order a written statement of each item together with the grounds for each objection thereto, a copy to be served upon the fiduciary pursuant to Mass. R. Civ. Rule 5.

Witness, THADDEUS BUCZKO, Esquire, First Justice of said Court, this nineteenth day of August, 1994.

Everett C. Hudson  
Register

September 8, 1994

## Entertainment

**AFFORDABLE! D.J. FOR** all occasions. Ask about "personalized" functions. Guaranteed to meet or beat any other professional's price. \$25 off with mention of this ad. 683-8646 or 800-789-5357.

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## Alterations

**ANDOVER TAILORING.** Quality alterations. Men's, Women's and Children's. Call 475-1447. Tuesday-Friday, 8-5; Sat. 8-3.

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**SSCASHES** for outgrown children's clothing NB-10, toys, equipment. CHILDREN'S ORCHARD, Salem, N.H. 1-603-894-5549.

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## Arts, Crafts &amp; Gifts

**ARCHITECTURAL RENDERING** of your home. Gift idea for many occasions. Professional artist works in a variety of mediums. Portfolio available. 470-0449.

**CRAFTERS WANTED** Salem Jr. Woman's Club 13th annual holiday craft fair, Saturday and Sunday, November 19th and 20th. For information or application contact Cheryl at 603-893-3128.

**CRAFTERS WANTED.** Sacred Heart Parish, South Lawrence taking reservations for its Fall Craft Fair on Sat., October 15th, 9am-3pm. Reserve early! Irene 686-5712.

**PORCELAIN DOLL MAKING** classes now forming for September. Register early. Class sizes limited. Beginners welcomed. Choose from over 40 modern dolls. CREATIVE TREASURES 475-0692.

**TABLE SPACE STILL** available. Craftsmen/Flea Marketers. Harvest Bazaar, Andover Senior Center, October 15, 1994. Call 470-3830.

## Dolls &amp; Doll Houses

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## Lost &amp; Found

**\$250 REWARD FOR** return of Jake, brown and black tiger striped cat missing since 8/13, Indian Ridge area. 470-4840.

## Summer Camps

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**A M-P M DUMP TRUCK.** Services. We clean out ATTICS, CELLARS, GARAGES AND YARDS, etc. We do gutters too. Fast services, low prices, fully insured. Call to schedule your SPRING CLEAN-UPS. Established 1975. 688-7102 or 681-8262.

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**YOUR PRIVATE SECRETARY** Proposals, correspondence, newsletters, mass mailings and resumes. Call Lauren 688-4509 or fax 688-7741.

## Tree Service

**AAA TREE REMOVAL.** Fully insured, Massachusetts certified arborist. Locally owned and operated. When only the best will do! 475-5411.

**BARRY'S REMOVAL & Disposal.** Cellars, attics, yards cleaned out, appliances, furniture, oil tanks, boilers removed. 24 hour service. Licensed and insured. Bonded. John 1-617-246-7762.

## BIRTH ANNOUNCEMENTS, WEDDING INVITATIONS and Parties.

Individually designed and hand lettered by graphic designer, Ned Williams. See samples at: BETSY WILLIAMS/The Proper Season, 68 Park Street, Andover.

**DO YOU OWN** a computer? I do hardware or software consulting, installation, troubleshooting or training in the comfort of your own home. REASONABLE RATES. 475-7307.

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**TYPING: ACCURACY,** spelling guaranteed! Word processing, transcription. Resumes. Call 475-1665.

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## Renovations

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**JP TREE SERVICE-** specializing in tree removals, ornamental pruning, tree planting. Insured. Free estimates. Call 475-1483.

**STUMP GRINDING,** tree and brush removal. Fully insured. Reasonable rates. Call Dave 508-858-0160.

**TREE REMOVAL.** Hazardous take-downs, Rigging, Brush Chipping and Stump Grinding. Lots cleared. Call Lou, Dracut, MA 454-8825.

**TREE WORK.** Stumps ground out. Brush chipping and yard debris hauled. Firewood sold. Free estimates. 1-603-329-5320 or 470-1328.

## Consulting Service

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## Decorating Service

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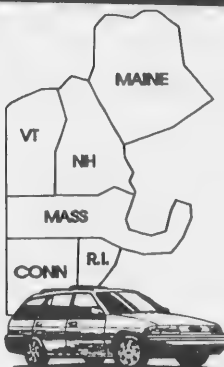
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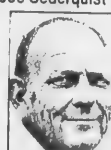
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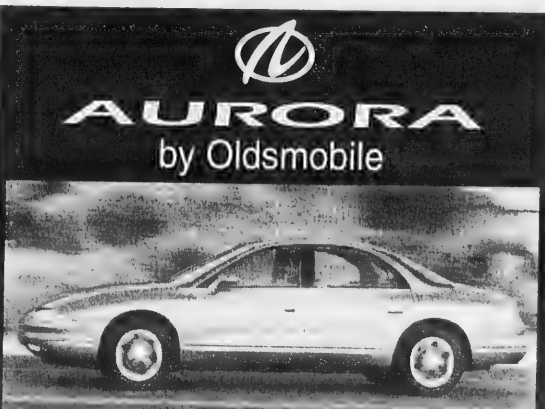
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Sharkey's Floor Covering owner Bill Sharkey is dedicated to providing service that is both professional and personalized. One phone call will take care of all your needs. Carpet, tile, linoleum and wood floors can all be provided with one stop. Advice is available on how best to cover any floor and coordinate it with the rest of the home.

Bill Sharkey himself does all the estimate. He will explain designs, size of patterns, where seams will be and how these factors will effect the overall look of your floors. Sharkey's Floor Covering can install everything needed for floors. The staff at Sharkey's is available to assist customers with design and decorating choices.

They offer service before, during and after the sale. Samples are available to take home to view in the surroundings where they will be used. After installation, Sharkey's staff makes sure that customers understand how best to care for the new flooring. They carry a line of floor care products.

As a member of the Flooring Network, Sharkey's can offer a choice of hundreds of carpet lines in a multitude of colors representing the most reputable carpet mills in the country. Carpets are warehoused locally, avoiding long waits for them to be shipped. Carpet lines from Home Concepts, evans and Black and Cabin Craft are carried.

A wide selection of sheet vinyl floorings from Congoleum, Armstrong and

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Sharkey's Floor Covering guarantees all installation work. Flooring and floor coverings are major purchases and require thorough knowledge and careful decision making. Sharkey's will assist you in making the best decision and offers the best price available on floor coverings.

Sharkey's Floor Covering is located at 540 Main St., Route 38, off 495, one mile into Tewksbury (across from Purity Supreme). They are open Monday through Saturday.

Telephone: (508) 640-1320.

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**BABYSITTER NEEDED** 2-3 days per week in our home. Good natured 2 year old girl and 6 month old boy. 474-4559.

**ANDOVER COUPLE LOOKING** for loving, creative person to care for our 2-1/2 year old daughter and golden retriever, 2 days per week. Non-smoker, own transportation. Starting September. 474-4267.

**BABYSITTER NEEDED**. Mature person with references to sit in our Andover home. Thursday afternoons plus occasional hours. Call 686-8585.

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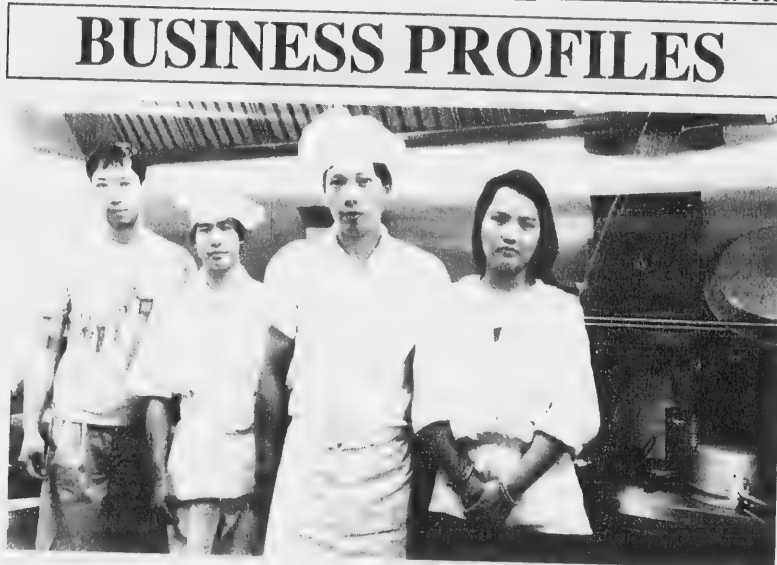
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l. to r. John Law, Chef Sui Heng, Chef John Yung and Yonnie Kam

## Peking Garden

Peking Garden is celebrating their first anniversary in business in Andover. To mark this occasion, they are mailing coupons to every household in Andover and North Andover. One of the coupons offers a free order of Chinese mixed vegetables or chicken wings with a \$20 order. With an order of \$15 to \$20 another coupon entitles the customer to a choice of one of four items for only \$1.

In addition to take-out service, they offer seating on the premises for those who choose to eat there. Only \$1 delivery fee is charged to Andover and North Andover with no minimum order required. This is in addition to watching your food being prepared by the chefs in their open kitchen.

The Peking Garden offers an extensive menu with favorite Polynesian and Chinese dishes, including Mandarin and Szechuan. There is a selection of eight combination meals served all day, especially popular with local students. Luncheon specials are served between 11 a.m. and 3 p.m. Monday through Saturday. Ask about their daily specials. For those who like their food hot and spicy, there is a selection of Szechuan dishes.

If you would like something special prepared, call the chefs and they will accommodate your order. They are able to prepare meals for small groups of four to large groups. Peking Garden will arrange, prepare and deliver food that is on time,

best quality and the appropriate temperature.

David Kiu is in charge of operations at the Peking Garden and is dedicated to pleasing the customers. Peking Gardens are at two other sites in the area, Haverhill and Lawrence.

Peking Garden is located at 36-36A Park Street, Andover. They are open seven days a week, including Christmas and New Year's Eve. Hours are Sunday through Thursday from 11 a.m. to 10 p.m. and Friday and Saturday from 11 a.m. to 11 p.m.

Telephone: 749-9919 and 749-9922.  
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## PROPERTY TRANSFERS

The following is a list of properties in Andover that sold from Aug. 24 to Aug. 26.

**1** Randall P. Field bought 3 Lansbury Lane, Lot 14, for \$238,500 from Marc A. Miller. The mortgage is with Fleet Real Estate Funding Corp.

**2** Francis R. McCarthy bought 11 College Circle, Lots 93, 93A, for \$303,000 from Philip A. Smith. The mortgage is with Family Mutual Savings Bank.

**3** Andrew M. Lipka bought 10 Old School House Road, Lot 17, for \$277,000 from David A. Roux. The mortgage is with Chase Manhattan Personal Financial Services Inc.

**4** Daniel P. Gibson bought 3 Hazelwood Drive, Lot 56A, for \$716,000 from Fieldstone Meadows Development Corp. The mortgage is with Mortgage Network Inc.

Source: Essex County Registry of Deeds, Lawrence branch.

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**BABYSITTER NEEDED**, 4 and 1 year old, 2 afternoons per week and occasional mornings. Sanborn School area 474-4948.

**BABYSITTER NEEDED**. Mature, experienced person with references to babysit two boys, ages 8 and 11, 6:30-8:30am in our home Monday-Friday. Call 470-2151 after 5pm.

**BACKSTREET EXPANDING IT'S** staff! Position's now available for bus boys, valet parkers, full time evenings host or hostess, day waitresses with mothers hours. Call 475-4411.

**CHILDCARE**- Mature person about one full day per week, for 22 month old in Andover. Call 521-9758 weekdays 9am-5pm, other times 474-0430.



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Residential & Commercial

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Owner Wayne Murphy • We have painted over 800 homes.

## TYLER MUNROE LANDSCAPE CONTRACTOR

### • Blue Printed Landscape Designs By Our Architect

- Landscape Renovations
- Landscape Construction & Installation
- Stone Walls  
Brick Walls

### • Design Now For Fall Planting



**685-3545**

### CUSTOMER SERVICE

Andover company needs 2 people with good telephone and organizational skills. To cover 2pm-6pm weekdays and 9am-6pm Saturday and Sundays. Start September. Call Jean 937-4348.

**GENERAL HELP**. Perpetual Motion Indoor Playground. Part time weekday mornings. Run cash register, answer phone, pick-up, clean snack area, etc. Call Robin at 474-4424 or drop by 16 Haverhill Street, Andover

**LIVE-IN WANTED** in Andover home, Mon.-Fri., to care for 2 and 4 year old. Car provided to take 4 year old to school. Private room with bath. Start immediately. Call 470-3645.

**LIVE-OUT NANNY WANTED**. Energetic and loving individual to care for 4yr. boy and 2yr. girl, 15-20hr./wk. flexible schedule. Needed ASAP, experience and references required. Call 475-5751.

### LOOKING FOR RETIRED

woman or mature college student to help with a senior citizen in my home, periodically. Some meals and overnight required. For inquiries call Thea 686-7103.

**MATURE EXPERIENCED PERSON** needed for child care in our Andover home, 3pm-6pm., 4 days per week. Must have own car to transport children to activities. References required. Beginning September 8th. 475-5430.

**MOTHER'S HELPER** FOR 3 children, ages 10, 7, and 3. Dascomb Road area Mon.-Fri., 2pm-7pm. Start early September for 6 months. Must be dependable call 470-1858.

### MRS. DOUBTFIRE/CORRINA CORRINA

wanted. Looking for mature individual to help with 6 month, 4 and 6 year old, 2-3 afternoons per week. Light housekeeping and cooking needed. Must be experienced. References required. Call 475-2983.

## Fine Home Carpentry

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Complete Home & Business Remodeling  
Specializing in Fine Details  
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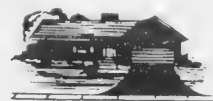
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- Driveways • Patchwork
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**MARK. R. COUTURE**  
(508) 475-6827

### MOTHER'S HELPER

FOR four children, Saturdays-days. Transportation to children's activities. Call 664-3278.

**NANNIES WANTED**- full and part time positions available. Infant and toddler experience preferred. References and drivers license required. \$6-\$10 per hour. DESIGNATED SITTERS 508-774-8580.

**NANNIES WANTED**: For live-out. Full or part-time. Must have experience, references and car. Call Monday-Friday, 9am-4pm NANNIES FOR RENT 508-535-0127.

**NANNY WANTED**- full time, reliable, responsible, must have driver's license, non-smoking, to take care of 2 school-age children. Call 970-0303 after 6pm.

**NANNY**- seeking mature woman for live-out, full time position for two boys ages 3 and 1. Light housekeeping, dog, car experience. References required. 508-372-1084.

**NEED SOMEONE** to let dog out after school. Live across from high school. Please call 470-1045.

**OFFICE ADMINISTRATOR** to perform shipping, invoicing, bill paying, and general administration at small software company 16-20 hours/week. Flexible hours. \$7-\$10/hour, based on experience. Knowledge of basic Macintosh applications and good organizational skills required. Send letter or resume to MOnaco Systems, 100 Burtt Road, Suite 110, Andover, MA 01810. No calls please.

**PART TIME RECEPTIONIST**. Real Estate office. Flexible hours. Good telephone and organizational skills. Call Wendy Perkins 475-5100.

**PART TIME**, intelligent take-charge, business savvy, super organized person to manage the day-to-day strategic operations of an Andover-based entrepreneur. 4-8 hours/week. Only 1-2 hours on premises. Very competitive hourly compensation rate with incentives. 474-0096.

**REAL ESTATE SALES**- Earn what you deserve! Ask about training. Call Jean at 475-1243.

**RESPONSIBLE TEENAGER** FOR afterschool from 2pm-5pm. Call 475-6493.

**TEMPORARY CARE NEEDED** for 10 month old. Non-smoker, own transportation, 3 days weekly. Resume, references, experience required. Call 689-2402.

**THE ANDOVER SHOP** is looking for a stock person to work 3 days a week at the school. Call or appear in person at 127 Main St. Andover. 475-2252.

**WANTED**- Woman that can do flexible hours, approx. 15-20 hours of child-care/household work/occasional driving. Non-smoker. \$7.00/hour. Contact Bhavani: 749-3780.

**REAL ESTATE SALES.**  
Get your career off to a solid start! The Prudential advantage. Call Wendy Perkins 475-5100.

**WILL TRAIN PERSON** to make subs for Pizza and Sub shop. Mother's hours, Monday through Friday. Please call 474-4400.

## HELP WANTED

**Perfecto's Caffe**  
is now hiring energetic enthusiastic people to work in our fast paced caffe.

Part-time mornings, 5:30 - 11:00 a.m.

Apply in person at  
79 North Main St., Andover.

Ask for Joanne.

### Records and Accounts Clerk

The Town of Andover is seeking an experienced and responsible clerk to handle data management and computer record keeping responsibilities for the Department of Municipal Maintenance. Must have excellent word processing and office management skills. Knowledge of Word Perfect for Windows a plus.

To apply, send resume to Andover Town Office, 36 Bartlet Street, Andover, MA 01810; or, call the Personnel Department at (508) 470-3800, X408 for an application. F-T with benefits.

Deadline for applications: September 16, 1994.  
An Affirmative Action/Equal Opportunity Employer

## HELP WANTED

### Switchboard Operator/Receptionist

The Town of Andover is seeking a part-time Switchboard Operator/Receptionist to work in the Town Office Building from 8 a.m. to 1 p.m., Monday - Friday. Must have excellent customer service skills. Some switchboard experience a plus.

To apply, send resume to Andover Town Office, 36 Bartlet Street, Andover, MA 01810; or, call the Personnel Department at (508) 470-3800, X408 for an application. Salary \$9.16 hourly; no benefits.

Deadline for applications: September 16, 1994.

An Affirmative Action/Equal Opportunity Employer

### Resident Engineer/Clerk

Positions open for three full-time Resident Engineer Project Clerks in Andover, MA. Applicant(s) must be able to demonstrate successful on-site construction management experience on public or private projects valued over \$10.0M. Responsibilities include: on-site construction management; monitoring the construction schedule and advising the building users of upcoming work on a daily basis; monitoring safety guidelines; providing services; notifying the Town building department officials for inspections as required. Familiarity with computers necessary.

Send resumes and references to:

Mead Consulting, Inc.  
286 Congress Street  
Boston, MA 02210  
Attn: Ms. Sharman Lappin

Affirmative Action/Equal Opportunity Employer

## HELP WANTED

## MARKET BASKET

### Part - Time Help Wanted

Our store in Andover is hiring. Part - time job opportunities are available in all departments for all shifts; mornings - afternoons - evenings.

**Good Starting Pay - Flexible Hours  
No Experience Necessary**

We offer a flexible schedule program for the parent who must be home when school is out and for students with days off and school activities.

**Apply At:**

**Market Basket  
Shawsheen Plaza  
Andover, MA**

**Mon. - Fri. 8 a.m. - 4 p.m.**

Thank You For Your Interest!

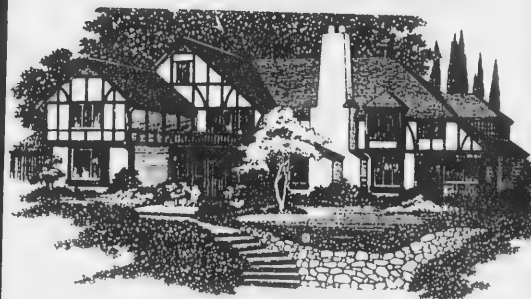
See You Soon!!

Let us know  
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**TOWNSMAN**  
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33 Chestnut Street, P.O. Box 1986, Andover, Mass. 01810  
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Homes/Condominiums / Apartments/Offices

WEEKLY/BI-MONTHLY/SEASONAL/HOLIDAY SERVICE

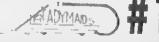
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- We Guarantee All Of Our Work
- Serving The Andovers For 12 Years

Call Our ReadyMaid's

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475-5575

The Affordable Housekeeping Professionals



## Publications

**HELP WANTED:** Earn up to \$500 per week assembling products at home. No experience. Info 504-646-1700 Dept. MA-173

**UTILITY COMPANY JOBS** \$8.25-\$15.75 per hour, this area Men and women needed. No experience necessary. For information call 1-219-736-

4715 ext. U4004, 9am to 9pm, 7 days

## Work Wanted

**MATURE, DEPENDABLE,** Licensed Practical Nurse available as elder companion/light duty nursing. Cheerful and compassionate. Excellent references. Call 603-329-4511.

**MATURE, EXPERIENCED,** single grand-

mother over 50, looking for permanent, full time, live-in job, taking care of elderly. Call 475-7688 or reply Box GA-8, c/o The Andover Townsman, P.O. Box 1986, Andover, MA 01810

**RESPONSIBLE MIDDLE AGED** professional woman desires house sitting positions. References available. Call 508-546-2595 or 508-546-2335.

## Business Opportunities

**ART GALLERY:** Picture Framing. Well established. Reply to Business Info. P.O. Box 5034, Andover MA 01810

**REAL ESTATE SALES:** Earn what you deserve! Ask about training. Call Jean at 475-1243.

## Animals &amp; Pets

**AKC COCKER SPANIEL:** Black, male, champion sired, eye clearance, health certificate, shots. Ready to go. \$400. Call 685-4572.

## Special Notices

**ADVERTISE...IT WORKS!** Your ad here puts you in touch with thousands of potential buyers. Call our Classified Ad Department at 475-1943 today! Deadline for placing an ad is Tuesday at noon. All ad cancellations must be made by Monday at 5pm

## Articles for Sale

**BABY GRAND PIANO:** Excellent condition Walnut, \$5000. Call Donna 475-2011.

**CUSTOM WROUGHT IRON** fish tank stands and large birdcages. Great for Christmas gifts. Call today 975-7403.

**FULL SIZE** sleeper sofa. Beige corduroy, good condition. \$100. Call 475-8780.

## Pleasant &amp; Appealing



60 Ingalls, N. Andover

Prop up your feet and enjoy the country-like backyard of this pristine 4 bedroom, 2.5 bath colonial. Four season porch, wonderful cathedral ceiling master bedroom. Come see for yourself.

**\$279,900**

Call  
Johanna Webster  
1-508-396-4071  
Private line

Century 21  
McLennan & Co.  
85 Main St., N. Andover

## MORTGAGEE'S SALE OF REAL ESTATE AT PUBLIC AUCTION

Andover

Andover Gardens Condominium  
Unit 4, 11 Crescent Drive, Andover

**Wednesday, Sept. 14, 1994 at 10 a.m.**

Unit 4, 11 Crescent Dr. with an undivided fractional interest in the common areas. Essex North Reg. Dist. of Land Ct., Doc. # 44511 on Transfer Cert. # U-166, Bk. U2.

**TERMS OF SALE:** A deposit of \$5,000 is required in cash, certified or cashier's check. Balance due within 30 days. Other terms announced. Mark B. Johnson, Esq., 12 Chestnut Street, Andover, MA, Attorney for Mortgagee.

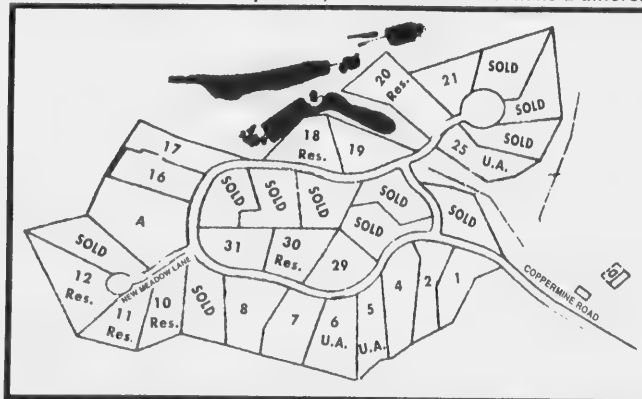
10 Cedar Street • Woburn, MA 01801

Fax 617-933-3680 • Tel. 617-933-3998

**SANDRA F. MONROE & COMPANY, INC.**

MORTGAGEE'S SALE OF REAL ESTATE AT PUBLIC AUCTION  
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NO LATE FEES • NO LATE FEES

**Sometimes, the right location can make all the difference!**  
At Ferncroft Estates in Topsfield, we believe it does make a difference.



## We offer:

- 32 Private 2-plus Acre Wooded Lots
- Design and Building Services Available
- Outdoor Pool and Tennis Courts\*
- Serene and Peaceful Setting

MODEL HOMES  
UNDER CONSTRUCTION  
OPEN DAILY 10-5

**DIRECTIONS:** Route 1 South, turn right on Ferncroft Road and follow 1.4 miles (pass Sheraton Tara Hotel) take right at Sign Entrance to Ferncroft Estates.

# TOPSFIELD Ferncroft Estates



Owned by:  
**THE FLATLEY COMPANY**  
marketed by:

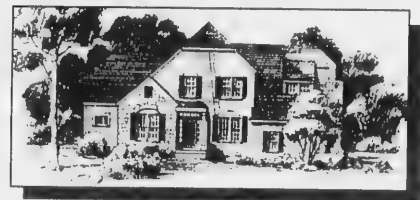
**THE THOMSON COMPANIES**

**(508) 774-0097**

\*Golf, Pool and Tennis Subject to Annual Fees.



**FoxWOOD**  
NORTH ANDOVER



Beautiful wooded & open single family home sites, FoxWood at North Andover is located in this historic town off Salem & Summer Streets adjacent to state conservation land.

TWO  
MODELS  
FOR  
VIEWING  
Mon-Fri  
10 a.m. - 4:30 p.m.  
Sat & Sun  
12 - 4:30 p.m.



**Starting at  
\$309,900**

Ceramic tile floors in all baths • Varied ceiling heights • Underground town utilities • Cedar siding • Masonry fireplaces • FHA gas heat • Sidewalks lit by country style lanterns • Eljer fixtures • Choice of eight elegant facades • First floor master suits • Hardwood floors • Gourmet kitchen packages • Other features available

**(508) 975-1420**

**DIRECTIONS:** From I-93, take Exit 41 (Rte. 125 N) to Rte. 114. Turn left on Rte. 114. Approximately 1/2 mile past Merrimack College. Take a right on to Rte. 125 again for 1 mile to Mass. Ave. Turn right on to Mass Ave. Through N. Andover Old Town Center to Salem St. Bear left on to Salem St. for 2 miles and look for the Fox on the right.

Another Exclusive Planned Community by  
**Evergreen Management Corp.**



**MOVING-** Kenmore refrigerator, Honda lawnmower, Emerson microwave, wicker porch furniture, two Karastan rugs 8x12. All in good condition. Call 475-4118.

**REFRIGERATOR** side-by-side, 22 cubic feet, almond color, like new. \$500 or best. Vita-mix \$200 or best. 475-3951.

**MUST SELL BEAUTIFUL** pillowback sofa in great condition. Black lacquer coffee table with glass top. Loveseat with brand new slipcover and pillows to match. \$600 for all or best offer. Will sell separately. Lisa 474-8652.

**PIANO FOR SALE-** Recently tuned, great for student. Asking \$900. Call 470-0062.

**3 WALL UNITS.** walnut color, glass doors, lights. \$200/set. 474-8922.

**TWO WHITE 55"** contemporary student desks. \$40/each. White twin captain's bed, 3 drawers \$75. Men's 3 speed Columbia bike \$50. Girl's 35"uffy bicycle \$25. 60" Butcher Block table and 4 chairs \$150. 470-2042.

**RIDING LAWN MOWER.** 10hp Craftsman Mower with aerator attachment. Good shape. \$440. Call evenings 470-4958.

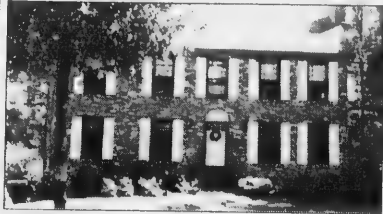
#### Firewood/Fuels

**FIREWOOD-** 2 years seasoned, \$160. 1 year seasoned, \$150. per cord. Call 663-6121.

## Century 21 McLennan & Co.

85 Main Street, North Andover  
682-2121

### BEAUTIFUL!



Beautiful brick front Colonial on large level wooded lot in a very desirable cul-de-sac neighborhood. Large fireplaced family room, 4 ample bedrooms, new deck!

\$275,900

### North Andover



North Andover - Library area! Immaculate 3 bedroom colonial with 2 baths and magnificent yard with pretty shade trees.

\$169,900

### SPECTACULAR!



**New to market!** Architecturally stunning transitional contemporary home in most sought after North Andover Subdivision. Gourmet kitchen with European fixtures and African Cherrywood cabinets. Gorgeous living room features a vaulted ceiling, pillars and wall of glass. Gleaming hardwood floors throughout! Truly for the discriminating buyer.

\$339,900

## CLASSIFIED/REAL ESTATE



### Village at Brickett Hill

Discover  
Andover's  
Best Kept  
Secret



Join your neighbors who have already found these luxury townhomes and are now residents. Quality built by one of Andover's premier developers - Yvon Cormier.

Two and three bedroom townhouses with fireplace, cathedral ceilings, whirlpool tub, central air-conditioning, garage, pool, tennis courts and club house.

The Village offers 3 elegantly styled townhouses and a ranch-type end unit, all set on 44 tranquil, wooded acres in one of the lovely, rural areas of North Haverhill.

Please visit our furnished models from 11-4, Friday through Monday or call 372-9023 for an appointment. Priced from \$169,000 to \$139,900.

Marketed by:



200 Merrimack St.,  
Haverhill, MA  
508/373-5777

Directions: 495 N to Exit 51A, Main St., 1/2 mile to left on Marsh Ave. At stop sign, go straight on North Ave. past Haverhill Country Club to Village at Brickett Hill.

### Purchasing a Home? Time to Refinance?

Fixed Rates Below 7.75 • ARM'S as Low as 4.625

No Points No Closing Cost Loans Available

Representation through one of the Merrimack Valley

Eastern Massachusetts and all of New Hampshire

15 year fixed rates

2 down payment plans

1 yr convertible ARMS

Junior fixed rates

Two-step programs

Many other programs

Call: Jay Weiner



### Where do you go for your mortgage approval?



**CHARLIE RYAN**  
Mortgage Loan Officer  
20 Year Andover Resident

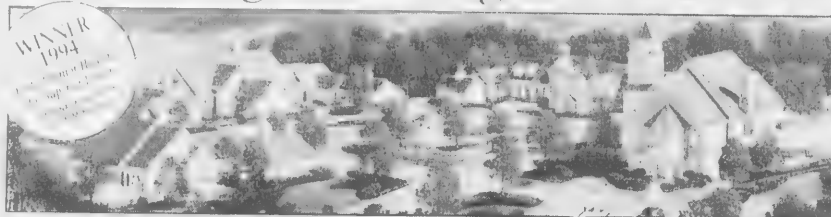
- 48 Hour Approval
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## IT'S A WONDERFUL LIFE. Introducing The Villages at Great Hill.



A cooperative community for seniors in the heart of historic Topsfield, MA, from the developer of the award-winning Maples in Wenham, MA. It's the perfect opportunity for singles or couples, one of whom is at least 55 years or older, to experience an exceptional quality of life in a priceless natural setting. Only 75 homes on 130 acres. Choose from 5 floorplans up to 2,140 sq. ft. All homes feature a private entrance, bright open living areas, central air, economical gas heat, fire and security system, central vacuum, deck or patio and garage. Relax by the pool, get together with friends

at the clubhouse, enjoy a game of tennis, take a nature hike, or, play a round of golf nearby. A prime location only 1/2 mile off Rt. 1, close to town services and the supermarkets in Peabody and Danvers. Visit the Sales and Information Center today...and enjoy the great life at Great Hill.



Open Daily: 10-4, or by appointment.  
Telephone: (508) 887-9190  
Pre-construction prices from:  
\$195,000 - \$339,000

Directions: From Rt. 128 and 95 - Take Rt. 1 N - From Topsfield town line, travel 3.5 miles to Sales Office on right. From Rt. 1 S - At Topsfield town line, travel 1.2 miles thru lights to Sales Office on left



Brady Development Corporation/Bradman Great Hill Corporation • 363 Boston St., (Rt. 1) Topsfield, MA 01983

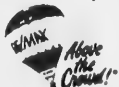
## CLASSIFIED/REAL ESTATE

### ANDOVER Stonepost Farm OPEN HOUSE SUNDAY 1-3



Magnificent new sub-division 1/2 mile from Philips Academy and convenient to Rt 93, yet privately located abutting 600+ acres of the Ward Reservation. Come see for yourself. Starting at only \$489,900! Dir.: Rt 93 to Rt 125 to right on Prospect Rd. Follow signs.

Presented by Dana Singleton of:



1215 Main St., Suite 125  
TEWKSBURY, MA

(508) 851-4300

### We saved the best 'til last.

OPEN  
HOUSE  
Saturday  
9/17  
Sunday  
9/18  
12 - 4 pm

Sutton Pond is celebrating its one year anniversary. And if sales of our final phase are anywhere near as successful as our first phases, you'd better hurry. Because these beautiful antique brick-walled one- and two-bedroom condos will be going fast.

Sutton Pond condominiums feature balconies, bay windows, fully-applianced kitchens, washers and dryers, health club and attractive financing.

All this from \$86,900 to \$159,900.



**SUTTON POND**

148 Main Street, North Andover, MA Tel. 851-4971  
HOURS: Mon-Fri 11-5, Sat 12-4

Directions: onto Main St., N. Andover. Look for Sutton Pond signs across from Dunkin' Donuts and Holland Street.

### Wanted to Buy

**ALWAYS LOOKING TO BUY** antiques and used furniture. One item or entire household. Cash paid. Call Dick 688-6804.

**ANTIQUES** - Anything old Marbletop, Walnut, Grape and Rose Carved Furniture, Glass, China, Silver, Jewelry, Clocks, Prints, Frames, Guns, Coins, Furniture, Etc. William F. Graham, Jr. 420 Water Street, Haverhill, Mass. Tel. 374-8031, will call to look.

**CHINA WANTED** - Partial or complete sets. Lenox, Spode, Shelley, Minton, Wedgwood, all major manufacturers. Call Pat's Patterns 617-461-8371.

**INTERESTED IN BUYING** old dolls. Antique, hard plastics, etc. Pre 1965. Fair prices paid. Call 975-5257.

### Garage Sales

**GARAGE SALE** - Sunday, September 11th, 9am-1pm. 147 Main Street, Andover

**GARAGE SALE** - Saturday 9/10, 10am-3pm. 2 Golden Oaks Lane, Andover. (off High Plain Road) Baby gear, clothes, toys, furniture, maternity clothes, lawn equipment, household items.

**GARAGE SALE** - Saturday 9/10, 8am-2pm. 4 Bridle Path Road, Andover. Furniture, lamps, IBM printer, clothes, new records, toys and more.

**GARAGE SALE** - Saturday 9/10, 9am-1pm. 1 Shipman Road, Andover. Baby equipment including stroller, high chair, etc., toys, baby and maternity clothes, other household goods.

**GARAGE SALE** - Saturday 9/10, 9am-2pm. 1 Dean Circle. No reasonable offer refused. Sporting goods, cleats, jeans, clothes, tv, books, glassware, boots, miscellaneous.

**GARAGE SALE** - Saturday 9/10, 9am-5pm. Rain date Sunday 9/11. Furniture, clothing, toys, etc. 50 Co-tuit Street, North Andover. (take 114E, 133E, sharp left at first light).

**INFANT FURNITURE** and equipment, toys, kids' bikes, Little Tykes stuff, Toro lawnmower, 2 chests, clothing, household items. Great stuff, priced to sell. Saturday 9am-4pm. 9 Haskell Road, Andover CC Estates.

**KIDS TAG SALE**. Many baby items, Gameboy, toys, games, books, clothes, some household items. 5 Lansbury Lane, Andover. Saturday 9/10, 8:30am-12:30pm.

**MOVING SALE** - Saturday 9/10, 9am-2pm. 204 Chestnut Street, Andover. Patio furniture, tables, chairs, pictures, Oriental screens, commercial extension ladder, lamps, cups and saucers, crystal, etc.

**MULTI-FAMILY YARD SALE** - Saturday September 10th, 9am-1pm. Lincoln Circle East and 5 Lillian Terrace. Furniture, toys and clothes.

**MULTI-FAMILY YARD SALE** - Saturday 9/10, 8am-2pm. 35 Birch Road, Andover. Office and household furniture, clothing, all kinds handyman specials.

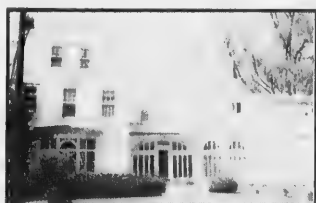
**YARD SALE** - Saturday 9/10, 9am-1pm. 10 Carisbrooke Street, Andover. Couch, mahogany coffee table, pine tv cabinet, household and baby items and misc.

**YARD SALE** - Saturday 9/10, 9am-1pm. 16 Sagamore Drive. Refrigerator, microwave, baby equipment, furniture, clothes, lots more. Rain or shine.

**YARD SALE** - Saturday 9/10, 9am-4pm. 29 River Street, Ballardvale. Furniture, sewing machine, Bissell carpet cleaner, assorted household items, cross country skis. Rain or shine.

**YARD SALE** - Saturday 9/10, 9am-4pm. 82 Woburn Street, Andover. Something for everyone! Rain or shine.

### ANDOVER



**CAREFREE CONDO LIVING ELEGANT CURRAN ESTATE**. Spacious fireplace living room with built-in bookcases and detailed moldings. Updated fully applianced kitchen, 2nd bedroom with fireplace could be used as an office or guest room, gracious master bedroom has a private bath and a large walk-in closet. \$132,500

### ANDOVER



**SUNNY, SPACIOUS 2 bedroom condo** at "Washington Park". Has parquet floors, large living room, eat-in kitchen, master bedroom with bath and dressing area plus second bedroom and bath. \$129,900

### ANDOVER



**FANTASTIC 9+ room Colonial** with extras galore including a 20 X 40 inground pool. Skylights, cathedral ceilings, 4 bedrooms, 3 full baths plus 2 half baths are but a few of the many fine features. \$449,500

### ANDOVER



**WELL MAINTAINED 9 room Colonial** with all the amenities. Town water, sewer and gas. Convenient to major highways and walk-to-town location. \$349,900

### ANDOVER



**GRACIOUS BUT COMFORTABLE** is this 5 bedroom Colonial. Woods behind give privacy in a great family area. Fireplace living room, formal dining room, oversized master with balcony are but a few fine features. \$279,900

### ANDOVER



**GREAT FAMILY NEIGHBORHOOD** - set on an acre lot is this 8 plus room contemporary split cape with master bedroom suite and study, plus 3 additional bedrooms. 2 1/2 baths and a lovely screened porch. \$270,000

## COLDWELL BANKER GURRY



Real Estate



The Home Sellers.

28 Elm St., Andover, MA 01810

475-8500

**HOME LIQUIDATION SALE.** Saturday 9/10 Gates open at 10am. 276 Andover Street, Andover Corner of Andover and Woburn Strets. Hundreds of items. Books, bikes, skis, china, paintings, furniture, athletic equipment, etc.

#### Wanted Real Estate

**LOOKING FOR OLD** home in Andover. Ready to buy. Call 685-5559.

**WANTED BUILDABLE HOUSE** lot, residential neighborhood. North Andover/ Andover. Approximately 20-30,000 square feet. Call 401-245-9767.

#### Condos for Sale

**ANDOVER-** Excellent location, large two bedroom condo for sale by owner. Call weekends 9am-4pm 475-7586.

**BRICKETT HILL-** Haverhill 2 large bedrooms, 3-1/2 baths, large "eat-in" kitchen, finished basement, jacuzzi, deck, central air, heat, vac, attic, garage, etc. \$144,500. Call 508-521-4015.

#### Houses for Sale

**ANDOVER BY OWNER.** Royal Barry Wills, 7 room condominium, first floor, master suite, fireplaced kitchen/family room, spacious/charming. Hunters Ridge \$399,900. By appointment. 475-5541.

**ANDOVER: CUSTOM EXECUTIVE** ranch w/ estate setting, screened porch, 2 decks and beautiful gardens adjoining 600-acre Ward Reservation. Spacious great room with cathedral ceilings, dining room, study, 3 bedrooms, 2 baths, family room, Bancroft school. \$319,000 Principals only. (508)988-1762.

**HOMES IN ANDOVER + NORTH ANDOVER.** Excellent opportunities! These homes are NOT in MLS! Call Jud at REAL ESTATE EAST 617-259-8880.

**SKY MEADOW-** live on New Hampshire's finest golf course. Two bedroom two bath corner unit. Lots of windows, large master bedroom, whirlpool tub elevator building, private gated community \$164,900 603-891-1178.

#### Condos for Rent

**2-BEDROOM CONDO** in well respected complex with pool. Private location. Plenty of parking. \$750/mo., no heat included. Call Debbie at Re/Max Preferred 686-5300 x1118.

**NORTH ANDOVER-** 1 room condo, wall/wall a/c, storage, laundry, pool, tennis. Available 10/1 \$650/mo Call 508-922-5782.

**TEWKSBURY-** Andover 2 bedroom, Indian dish, balcony, wooded lot, dishwasher, washer, dryer, microwave, central air, garage, tennis. Excellent condition. Available 11/1/94 \$895/month. 508-851-3726.

# Century 21<sup>®</sup>

## Carriage House



The Barnard Carriage House Circa 1870

### Quality People!



Julie Gerraughty  
Sales Associate



8 Seminole Circle, Andover

Designed to perfection! This 3,800 sq ft home has it all - quality, location, luxury & comfort! Special features include 37' cathedral ceiling fireplaced "great" room, gourmet kitchen opens to adjoining fireplaced family room, fireplaced master bedroom with dressing area, enclosed sunporch overlooks private yard with free-form inground pool and patio area. Beautifully maintained grounds located on a cul-de-sac in the prestigious Indian Ridge area.

\$469,900

### Quality Properties!



**ANDOVER - Unique!** Extra large contemporary unit - vaulted ceilings, huge master BR, large windows provide beautiful tree-top views. Privacy, pool, great location! \$63,000



**ANDOVER - Condo alternative!** Affordable Antique Colonial loaded with charm! Country kitchen, beamed ceiling dining room, 3 bedrooms, screened porch, convenient location. \$132,000



**NORTH ANDOVER - Neat as a pin!** Five room, 3 bedroom ranch on pretty corner lot, hardwood floors, breezeway, garage, many up-dates, great condition! \$152,900



**ANDOVER - Opportunity knocks!** 3 bedroom ranch in move-in condition, fireplaced living room, enclosed sunporch, garage, pretty private lot, quiet street near town. \$169,900



**ANDOVER - Beautifully maintained!** 4 BR Colonial, front-to-back fireplaced living room, formal dining room, 1.5 baths, hardwood floors, extra large in-town lot. \$189,900



**ANDOVER - Sanborn School district!** Spacious 3 bedroom, 2 bath ranch, hardwood floors, fireplaces in living room & family room, beautiful private yard with inground pool. \$194,900



**NORTH ANDOVER - Contemporary flair!** Four BR Colonial - neutral decor, light parquet & tile floors, gorgeous new kitchen, 2.5 baths, cathedral ceilings, 2 fireplaces, 4+ acres. \$254,900



**NORTH ANDOVER - New!** Quality built contemporary Saltbox - double sided fireplace, cathedral ceilings in family room & living room, 2.5 baths, treed lot, cul-de-sac. \$279,900



**ANDOVER - Exceptionally gracious!** Beautifully decorated 3,000+ sq ft Colonial - 4 BRs, cathedral & vaulted ceilings, mint condition, loaded with extras, executive cul-de-sac. \$364,900

### Quality Service!

- Professionally Trained Sales Staff
- Member of the Largest Referral Network in the World
- Full Insurance Services
- Comprehensive, Extensive Advertising Policy
- Guaranteed Service - Seller Service Pledge
- Guaranteed Service - Buyer Service Pledge
- Member of Century 21-World's Largest Real Estate Organization With Over 6500 Offices

**10 High Street, Andover • 475-1243**







# HUNNEMAN & COMPANY-COLDWELL BANKER

6 Park St., Andover (508) 475-4477

## OPEN SUNDAY 1-3



Spacious custom Cape, set on lovely grounds with fruit trees and inground pool, bordering conservation, offers a large kitchen open to family room, loads of closets and 3 season porch. Sanborn School area. **Exclusive \$253,900**  
95 Greenwood Rd., Andover.

## OPEN SUNDAY 2-4



Meticulous custom Wynwood Colonial located in desirable family area near Sanborn School and country club, is surrounded by manicured grounds abutting conservation for added privacy. Heated gunite pool. ID# 13434 **Exclusive \$399,900**  
11 Hanson Road, Andover.

## OPEN SUNDAY 1-3



New construction! Set on a scenic country acre with convenience to route 93, this 8 room Colonial provides many upgraded features, a Jacuzzi master bath, delightful kitchen, and Palladian window in family room. 415 Pelham St., Methuen. **Exclusive \$225,000**



Walk to town from this sparkling 3 level townhome. With 2 bedrooms, central air, 2 deeded parking spaces and easy access to major highways, it is an ideal way to become a homeowner. **Exclusive \$119,900**



Victorian Townhome in historic Curran Estate, set atop a knoll on 3 acres. Restored to its original turn-of-the-century beauty, it includes a sun-filled sitting room in hexagonal turret. **Exclusive \$189,900**



Absolutely sparkling and neutrally decorated townhome offers two bedrooms, ample storage space, and a handsomely finished lower level family room with built-ins. Amenities include tennis, pool, and clubhouse. **Exclusive \$92,500**

## New England's Largest Real Estate Company!

Powerful 48 office network to showcase properties - New England's largest

Computerized market data offered by no other real estate company

New England's largest Relocation Division

Specialized New Homes marketing division



Fieldstone Meadows, Andover's premier new area, offers the ultimate in distinctive living. The highly regarded construction of Wynwood Associates' superb Scholz designs, the finest in today's technology, and beautiful wooded sites. **Exclusive from the mid \$600's**



This pristine Colonial, located in an ideal family area with easy access to route 93, has been meticulously maintained. An oak kitchen, screened-in porch, and family room with cathedral ceiling are just some of the terrific features. **Exclusive \$189,900**



Enjoy Millpond's spectacular setting and outstanding amenities in this sunlit townhome. Dining room overlooks brick courtyard. Vaulted ceilings and walk-in closets in bedrooms, second floor laundry, 2 car garage. **Exclusive \$134,900**

## Houses for Rent

**ANDOVER, NORTH 3** bedroom end unit townhouse. Private gardens. \$1600+ utilities. **ANDOVER 4** bedroom multi-level in quiet area. \$1800/month plus utilities. Call Linda Cutter. Remax Preferred **686-5300** ext 119.

**ANDOVER-** Don't miss seeing this charming house in country. Large rooms, 1-2 bedrooms, appliance. Near 93 and 495. \$1100/month plus utilities. For special details call **475-1177**.

**ANDOVER-** executive ranch on estate setting. Three bedrooms, 2 baths, family room, Bancroft School. \$2000/month. Call **508-988-1762**.

## Apartments for Rent

**A NEW LISTING- 4** rooms, near town. \$500/month plus utilities. Call **508-352-8576**.

**ANDOVER GARDENS** clean, spacious 2 bedroom unit. Balcony, pool, appliances, parking. Heat included. \$775/month. Call **475-2854**.

**ANDOVER-** 3 rooms, second floor. Perfect for semi-retired aged gentleman willing to do light chores. Non-smoker only. Reasonable rent. Call after 5pm **475-2062**.

**ANDOVER-** Chestnut Street, charming 3 room apartment in Colonial. Super neighborhood. Country kitchen, one bedroom, updated bath, yard. \$590/month. No utilities. **475-0871**.

**ANDOVER-** one bedroom apartment. Walk to center, off-street parking. No utilities or pets. Security deposit. Available immediately. \$575/month. Available 5/1/94, new one bedrooms \$650/month. **851-8776**.

**ANDOVER-** spacious 1 and 2 bedroom apartments complete with pool, tennis courts, hiking trails, clubhouse, on-site dry cleaning service and much more. Open daily 10am-6 p.m. From \$735. Also short term corporate suites available. Riverview Commons **508-685-0552**. Corcoran Management Company. Equal Housing Opportunity.

**ANDOVER/LAWRENCE LINE,** close to highways. One and two bedroom apartments. Immediate occupancy. Call **681-1800**.

**BEST VALUE! TWO** bedroom, 2 bath, lavish interior, inhome washer/dryer, gourmet kitchen, fitness center, clubhouse and more. Convenient to Routes 93, 128, and 495. **975-1001**.

**HAVERHILL- FIRST** floor, 2 or 3 bedrooms, fenced yard. \$600/mo. **521-1019**.

**THREE BEDROOMS +**, recently renovated, near town and schools, off-street parking. \$725/mo. Call **470-1278**.

Property Information  
24 Hours a Day, 7 Days a Week

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Dial 443-0077  
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Massachusetts' first and only  
interactive real estate information service

## THE ANDOVER TEAM

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Sandy Bolway  
Nuata Boness  
Joan Callahan  
Elaine Carson

Cathy Duggan  
Ellie Gallagher  
Marlyne Keenan  
Carolina Levie  
Maureen Mano

Al Marino  
John McCusker, Mgr.  
Marion Miller  
Wells Moore  
Beverly Nassar

Jim Nassar  
Mary Peck  
Louise Ponti  
Roberta Rand  
Joann Raye

Cornelia Roche  
Jo Siraco  
Ruth Weiner  
Agnes Winn  
Yelena Yerozolinsky



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**NORTH ANDOVER** 2 bedrooms, 1,000 square feet of living space, ample off street parking, nice backyard, hookups. Available immediately. \$800/mo. Call 686-5300 ext. 303.

**TOWERHILL**- modern two bedroom, 2 family home in nice area, fenced yard, parking. \$500/mo. **BANNER REALTY** 475-3535.

**WASHINGTON PARK** 2 bedroom, top floor. \$795 includes utilities. Call 470-8980.

#### Roommates Wanted

**ANDOVER LINE**- male or female. Modern apartment, central air, new bath, off-street parking on 28 by Rte. 495. \$350/mo including utilities. 683-3292. 9am-12noon

**ANDOVER**- Downtown, 2 rooms in furnished house one large bedroom. \$400/mo.; one smaller bedroom \$300/mo. includes utilities and washer/dryer. 475-6273.

**HOUSEMATE WANTED** BY 23yr. old, clean and quiet female. Large Victorian near downtown, \$300-\$400, includes all utilities and laundry privileges 475-6273.

**HOUSEMATE**- Mature, professional wants to share three bedroom home in downtown Andover area. \$400/month plus 1/2 utilities for October 1st Please reply Box PC-8, c/o The Andover Townsman, P.O. Box 1986, Andover, MA 01810

**PROFESSIONAL FEMALE SEEKING** professional female to share 2600 square foot townhouse in North Andover. 3 bedrooms, 3 baths, lots of space. \$400 plus utilities. No-smoking, no pets. 373-6647.

**WANTED: MATURE**, non-smoking professional person to share large scenic townhouse with waterfront in Methuen. In-law type, private living that includes all utilities, with pool and tennis court. Must be seen to be appreciated. \$750/month. Call and leave message 688-5272.

#### Rooms for Rent

**ANDOVER**- large room in Colonial home in downtown Andover. Washer/dryer, kitchen privileges. Call 474-0096.

Furnished room in private home. Quiet, river-front location. Non-smoking professional. Male preferred. Kitchen privileges. Parking. References. Call 470-0367.

**SHAWSHOEN**- Large quiet room. Private bath. Convenient location. Non-smoking professional. No cooking. \$85 per week. References 475-4134.

#### Wanted to Rent

**RESPONSIBLE FAMILY** OF five looking to rent three bedroom in Andover with yard and two car parking. Call anytime 475-3575.

# J.B.

## DOHERTY ASSOCIATES

12 Bartlett Street

Andover, Massachusetts

470-1200

Josette Adams

Cheri Apelian

Pat Chalfin

Kirk Clarke

Linda Diorio

Kathy Edholm

Helen Herrmann

Jack Hewitt

Sue Keller

Young Lee

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### 1 GREAT INTOWN LOCATION!

Walk to shops, train, bus, activities. 2 fam with low maintenance, each unit with 5 rms plus possibility to finished walk-up attic. \$175,900



### 2 CHARMING 3 BR

home w/lpl living room, hardwood flrs & private backyard in a great family neighborhood. \$179,900



### 3 JUST LISTED! Well

maintained classic home w/great features including wood flrs, trpl, pocket drs, high ceilings, etc. 3 bdrms, 2 full baths, updated kitch., den, garage, + in-ground pool. Wonderful treed lot & convenient location. \$229,900



### 4 NICELY SITED ON A

KNOLL with a panoramic view, entry foyer, front-to-back LR, formal DR, study, 1/2 bath, kitchen open to spacious FR w/fireplace and slider to deck. 4 generous BRs and 2 baths on the 2nd floor. \$295,900



### 5 TRADITIONAL NEW

ENGLAND HOME IS FULL OF CHARM with pine flrs, exposed beams, 5 fireplaces. Lovely formal space & grounds. \$350,480



### 6 BRAND NEW 9 room

Col. in a private cul-de-sac setting. Enjoy a wonderful combination of formal and casual space including vaulted ceilings, Andersen windows, hrdw. flrs, and many additional amenities. Great home and location. \$385,000



### 7 WATERFRONT SPEC-

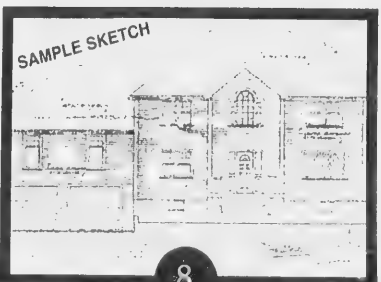
TACULAR HOME ON HAGGETTS POND.

Fpd LR, 1st floor FR, eat-in kitchen & 7 bdrms. Gracious porch with a panoramic view of the pond! \$399,900



### 8 RARE OPPORTUNITY

to customize this 3,400 square foot home in Sanborn School district. Well sited in desirable family neighborhood yet so convenient to downtown! \$399,900





**PEOPLE ON  
THE MOVE  
USE DeWOLFE  
RELOCATION  
SERVICES.**

EASIER, WHICH WAS IMPORTANT BECAUSE WE HAD MANY OTHER THINGS TO DEAL WITH," SAID LINDA. "I WOULD HIGHLY RECOMMEND DeWOLFE RELOCATION SERVICES -- FOR SELLING AND BUYING A HOME."

LINDA AND JOHN ROBERTS HAVE MOVED THREE TIMES ... EACH TIME DeWOLFE HELPED THEM SELL THEIR HOME AND INTRODUCED THEM TO THE AFFILIATE BROKER IN THE CITY WHERE THEY WERE RELOCATING.

"DeWOLFE MADE MOVING A LOT

**DeWolfe NEW ENGLAND.  
HOMES FOR PEOPLE.**



**ANDOVER**

**A WONDERFUL FAMILY NEIGHBORHOOD.** This classic 9 room colonial has all the right features: lovely formal dining room with bay window, family room with fireplace, finished playroom on lower level plus walk-up attic for expansion, set on a 3/4 acre lot.

**\$349,900**



**ANDOVER**

**A BEAUTIFUL SETTING** - Privately nestled on a gorgeous lot, this seven room ranch offers a great floor plan! Fabulous master bedroom with fireplace and bath, fireplaced living room and formal dining room lead to eat-in kitchen. A nice value!

**\$220,000**



**ANDOVER**

**THE MODERN ARISTOCRAT WILL LOVE** this beautiful 11 room family home with so many features designed for today's lifestyle! Four levels of living area include a skylighted sunroom, and finished fifth bedroom in walk-up attic. Bow windows, gorgeous screen porch and multi-level deck are designed to enjoy beautiful gardens and inground pool. A must see!

**\$349,900**



**NORTH ANDOVER**

**OPEN SUNDAY 1-3 PM** - Located in a great neighborhood this eight room colonial has a great floor plan including a kitchen with new cabinets and tile floor. Lower level has been partially finished with three rooms. Schools, restaurants and shops are all nearby! **9 Rock Road.**

**\$259,900**



**BOXFORD**

**FOR THE PUREST** - Authentically restored Carlton House set on two beautifully country acres. Five fireplaces, wide pine floors and Indian shutters are just some of the special features.

**\$325,000**



**BRADFORD**

**A GREAT PLACE TO LIVE** - This townhome has it all! Five rooms of neutral decor, full basement and walk-up attic for future expansion in a beautifully maintained smaller complex. Sliders lead to a deck and great backyard.

**\$99,900**

**(508) 475-8600 • 76 MAIN STREET, ANDOVER**

  
**DeWolfe**  
NEW ENGLAND



**Resort Places for Rent**

**LUXURY TOWNHOUSE** with jacuzzi in the Mount Washington area. Only 3 miles from Attitash. Sleeps six people. Available weekends or by the week **470-0105.**

**MARTHA'S VINEYARD BARGAIN.** 2 bedroom house, 3 miles to beach town Privacy, deck Available September 24th-October 10th. \$300/week or rent from October 10th-April 30 for \$1200 plus utilities. Call **508-263-1437.**

**STOWE, VT.** 3 bedroom, 3 bath, condo Convenient to town, hiking and sightseeing. Available for weekly rentals. Call **475-8063.**

**Resort Places for Sale**

**N.H. LAKES REGION.** Call for the most complete listing of waterfront, vacation and residential properties. **FREE 8-PAGES BROCHURE 1-800-942-1021.** Century 21 Keewaydin Properties

**Land for Sale**

**ANDOVER PRIME** Phillips Academy location. 1+ acre. Approved septic design. \$210K. RE/MAX Preferred **686-5300** Call Elke ext.123

**ANDOVER-** Cloverfield Estate. 1 to 2-1/2 acre lots, executive subdivision Most abutting conservation. Each lot has minimum of 180' frontage. Owner **686-7984.**

**NORTH ANDOVER-** approved lots. One acre-2 acres. Ready to build \$135,000. Call Prudential Howe Real Estate **475-5100.**

**Land Wanted**

**ANDOVER COUPLE** SEEKS buildable lot on quiet street to build dream-home. Evenings **474-8852.**

**Office Space for Rent**

**ANDOVER CENTER OFFICE/RETAIL** space. Singles and suites. Various sizes. Secretarial services also available. Call **475-8732.**

**ANDOVER-** 2500sq. ft. of office space. Well located great space with special charm. For professional use Call J.B. Doherty **470-1200.**

**ANDOVER-** Beautifully renovated historical building 2500 sq. ft. office 1500 sq. ft. storage overlooking river. Call Lillian Montalto, ReMax Preferred **686-5300** ext. 110

**INDIVIDUAL OFFICES** with telephone answering and support services Convenient Route 114 location in North Andover. **OFFICE SUITES AT JEFFERSON PARK 685-5440.**

**NORTH READING-** 750 sq. ft., 1 large and 2 small offices, plus kitchen. First floor, highway convenient. Reduced \$72,000 or less! \$800/mo. Call Lillian Montalto, RE/MAX Preferred **686-5300** ext. 110.

**OFFICE FOR RENT-** approximately 1,000sq. ft. downtown area with parking **475-3018.**

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**INSTANT OFFICE.** Furnished and staffed. From \$275 including reception and phone answering services. Rte. 38 near 495. 508-858-0637.

#### Commercial - Retail

**ANDOVER CENTER.** 68 Park Street. Unique and charming shopping area, retail or office space. Light and sunny, second floor, private bath. \$375/month plus utilities. Available Sept. 1st. Call Lee Dodd 617-262-6907.

**OFFICE OR COMMERCIAL SPACE.** 1200sq.ft. space with new HVAC systems. High traffic flow, ample parking for all tenants and customers. 475-3243 owner/broker. Please leave message with phone number.

**PACIFIC MILLS.** located across from new courthouse. Sale, dry, secure, fully sprinklered storage facility. As low as \$100 per month. Elevators, loading, great highway access. 508-686-4191.

#### Boats & Accessories

★ ★ ★  
19-1/2' Citation C.C. 1987  
2nd owner. MUST SEE.  
•Used 4 hours this season.  
12 hours last  
•Fully equip-E.Z. load trailer  
•130 H.P. Merc Cruiser in/out.  
•In Merrimac River- Newburyport \$5,000 (val \$6,000) Must sell. 470-2697.

#### Automobiles for Sale

1984 SUBARU GL, S.W. 5 speed. 98,000 miles. Rusty but runs well. \$400 or best offer. Call 475-2447.

1986 FORD T-BIRD ELAN. Black, v-8, loaded, automatic, 80k. Excellent condition. \$2700. Call 475-7186.

1987 OLDSMOBILE REGENCY 98. Excellent condition. All records. Asking \$2400. Call 474-0096.

1989 CHEVY CORSICA 5 door hatchback, black, V-6, loaded, 76K, new parts, runs excellent. \$4900. 475-1930.

1992 PONTIAC GRAND PRIX. Power, a/c, options. Like new, below book. \$9500 or best. Call 794-3050.

#### Antique Cars

1973 OLDS CUTLASS Supreme, rebuilt factory ordered 455/400. Carolina car, never seen salt/snow. 89,000 original miles. Very little restoration needed. Runs, looks excellent. \$3550. Serious inquiries please. 975-3375 after 5pm.

#### Special Notices

FOR MORE INFORMATION and assistance regarding the investigation of financing, business opportunities and work at home opportunities, "The Andover Townsman" urges its readers to contact the Better Business Bureau, Inc. 20 Park Plaza, Suite 820. Boston MA 02116-4404

# The Prudential Howe Real Estate

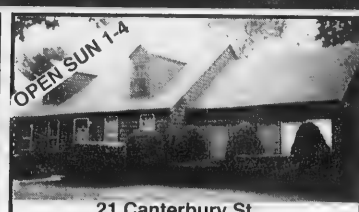
## Rock solid in real estate. SM



**ANDOVER** - Wonderful three bedroom Cape with great backyard! New gas hot water heating system, new windows, new carpets, new ceilings, freshly painted. Partially finished lower level. Close to highways and town. Must be seen to be appreciated! #179,900



**NORTH ANDOVER** - Elegance and style abound! Very special custom built French Provincial home in a superb location, sunfilled with a wall of glass overlooking private grounds. #5007 \$319,000



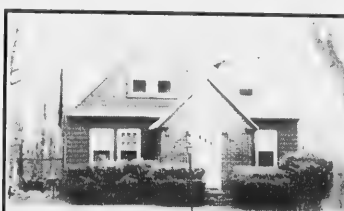
21 Canterbury St.

**ANDOVER** - Storybook six plus room Cape graced with charm and character throughout. Well maintained, hardwood floors and great backyard. Don't miss it! #229,900



Lot 11 Nollet Drive

**ANDOVER** - Cedars Edge! Magnificent new home on child safe cul-de-sac. Dramatic open kitchen, family room area, oversized great room, four bedrooms (including master with jacuzzi and skylight). Gracious entrance hall, hardwood floors and more awaits your finishing touches. #425,000



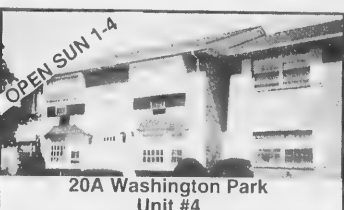
**ANDOVER** - Best opportunity to be in Andover! Cape with three large bedrooms, hardwood floors, formal dining room, corner fireplace in living room. Porch and deck overlook half acre lot. Updated kitchen and baths. Good storage, built-ins. Come take a look! #154,900



**NORTH ANDOVER** - Great location! Quiet street with easy access to highways and full town services. Five year old 8RM Colonial with excellent floor plan and two car attached garage. #5002 \$229,900



**NORTH ANDOVER** - Wonderful Colonial on pretty .75 acre lot. All new kitchen appliances and hardwood floors throughout. This home overlooks pretty field owned by trustees of reservations. Front to back fireplace living room, charming deck and glass enclosed porch. #224,900

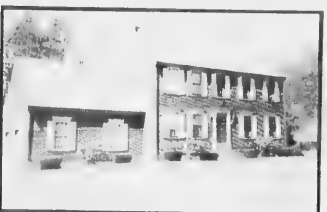


20A Washington Park Unit #4

**WASHINGTON PARK** - the perfect place to be! Light, bright and large two bedroom, sun-filled condo. Updated kitchen and bath. Tennis and pool. Walk to shops, restaurants and bus stop. LOOK FOR BLUE BALLOONS! #92,500



**ANDOVER** - Charming four or five bedroom Gambrel. Close to town. Flexible floor plan and well maintained. A great value on today's market. #189,900



**NORTH ANDOVER** - Large traditional Center Entrance Colonial with finished third floor, fireplace family room, enclosed porch and lovely treed acre lot. Home is conveniently located close to Olde Center. #273,900

### Power of the Rock Around the Clock!



Susan Bishop  
Gloria Califano  
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Dick Moody  
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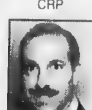
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CRP, GRI

Danny Sordello



Coletta Fanuele

Lillian Montalto CRP,  
CRS, GRI

## NEAR ANDOVER LINE



RELOCATING Seller says "SELL TODAY!" this charming 6 room colonial features 3 generous bedrooms. Lots of closets. Care-free vinyl siding. Nice yard and long driveway! Move-in and enjoy!  
CALL DANNY SORDELLO X115.....  
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## HAVERHILL



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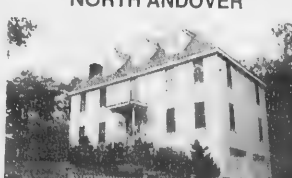
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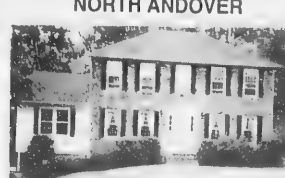
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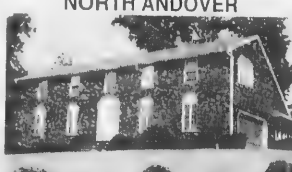
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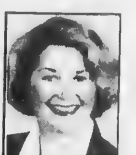
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## Seven years of practice

(Continued from page 1)

pletion of her initial training and her "blossoming into a dancer," she said. It will be the first ever performed at the Collins Center.

"A lot of people think it's something that every Indian girl does. It's an art form. It just happens that a lot of Indian girls do this type of dance. It's interesting because in ballet you have recitals. But this is almost like a debutante ball."

Bharatha Natyam is a dance form that dates back thousands of years and was performed as a religious tribute to the gods. However, when Muslims and later the British occupied India, the dance was banned from the temples and, according to Maya, "It lost a lot of the prestige it had before. It lost a lot of its honor."

Those who performed the dance were often labeled as prostitutes and the art form withered until Anna Pavlova, a Russian dance teacher, encouraged Uday Shankar and Rukmini Dasi, two Indian dancers in her troupe, to help revive the dance.

Maya said when her mother still lived in India members of the upper society did not take part in the dance, but that today nearly every other Indian girl learns it. Maya is the daughter of doctors Shashi and Gopala Dwarakanath of Woodhaven Drive.

"In this program you're supposed to show all aspects of this dance," said Maya. "So it's a big affair. It doesn't have to be. But after you do so much

work ..."

After you do so much work, your father invites both his family and his college roommates to the Arangetram.

"We've actually taken out rooms at the Sheraton and the Taje Inn because we can't accommodate all the out-of-towners," said Maya's brother, Bharath, a student at the University of Chicago. "It's a fairly important event. It's also a good chance for a family reunion."

Other teachers besides Maya's own, Jothi Raghavan of Lincoln, will also attend the debut.

"Narmada, she's a very famous teacher in India. She will come and see another rival dance teacher's student and form her opinion," said Maya.

Other teachers come "not so much as critics, but more as an audience."

Of the 400 to 600 people expected, Maya estimates that approximately 100 will know Bharatha Natyam and maybe 20 will know it well enough to tell when she has made a mistake.

Stories are told to the Bharatha Natyam-watching audience through hand movements and facial expressions. One minute the dancer is an angry parent and the next minute she may be a playful child. Many of the stories are about the Indian gods, and at the beginning of her presentation, the dancer offers her dance at the feet of her gurus, her teachers, and Lord Nataraja, the divine dancer.

"It's wonderful because I like to sing and I like to dance and I like to act and I do those in my spare time. But with



Photos by Lisa Adelsberger

**Maya Dwarakanath: 'It's interesting because in ballet you have recitals. But this is almost like a debutante ball.'**

Bharatha Natyam I get to master all of them," said Maya. "Men can learn it. But men learn a more vigorous form of this, although they can just learn Bharatha Natyam."

As a freshman at Phillips Academy, Maya played the lead in *Identity Crisis*, took voice lessons and studied ballet.



"In ballet, expressions are really communicated a lot through the movements," she said. "In Bharatha Natyam, I hesitate to say it's warmer. It really struck me this year that it's three forms of art just in this one dance."

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September 8, 1994

# Looking for a tax-deferred investment? Consider annuities

By Cody T. Sickle

Annuities are contracts made between individuals and insurance companies that provide a steady flow of income over a selected period of time — even up to a lifetime. An annuity allows you to:

- Save on taxes now.
- Earn a higher interest rate than most current Certificates of Deposit (CDs).
- Compound the interest on a tax-deferred basis.

"Tax-deferred" means there are no current income taxes to be paid on the interest you earn, provided you make no withdrawals. This feature is similar to that of an Individual Retirement Account (IRA). However, annuities are different from IRAs in that:

- There are no restrictions on the amount of money that can be invested in an annuity.

- Contributions to an annuity can come from any source — property sales, inheritances, etc.

- Owners of annuities do not have a mandatory deadline to commence withdrawals, as with IRAs. However, annuity withdrawals taken prior to age 59 1/2 are imposed a ten percent penalty tax on earnings (in addition to ordinary income taxes).

The average interest rate of an annuity is 5.10 percent (according to the *Wall Street Journal*), better than that offered by many bank CDs (the average rate for a five-year CD being 4.25 percent according to Barron's).

Investors have one of three options when structuring their payout — a lump

sum payment, a payment for a specific period of time, or lifetime income. An annuity with a regular payment schedule is a popular choice because you will pay any tax due over time, rather than realize a one-time tax charge.

There is no fee to open an annuity and there are no administrative fees while you hold the policy. However, there is an early withdrawal fee, or surrender charge, should you choose to withdraw more than the ten percent allowed per year during the early years of the policy.

Concerning the safety of your investment, be sure your annuity is backed by a highly-rated insurance company. A licensed

agent can provide rating information. Investment experts recommend annuities issued by insurance carriers that have been

accumulation until distribution. Insurance companies, however, are regulated by state insurance laws which provide for the protection of policyholders by requiring them to set aside funds to meet their contractual obligations.

Finally, consult with a tax advisor before making an investment decisions and learn more about annuities.

Cody T. Sickle is president of ASB & ASB/NJ Agencies, Inc.



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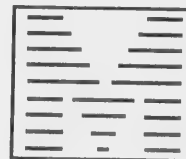
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# Americans can't afford retirement unless they change their saving habits

**Who** will pay for your retirement? You will. But you will probably have less than half of the annual income you will need to retire comfortably, according to a study commissioned by Oppenheimer Management Corporation. The study found, however, that Americans may be able to close that gap by taking full advantage of retirement savings plans, increasing savings rates and investing for higher returns. The time to start is now.

The American population is aging, making employers and the government do more with less.

More and more people will be receiving Social Security benefits and there will be fewer people paying into the system. According to the Social Security Administration, the largest benefit retirees can currently receive from Social Security is \$13,536 per year — clearly not enough to fund retirement for most Americans.

Years ago, employers took care of their employees in old age. They might not in the future. Many employers no longer provide full funding for company pension plans but expect employees to invest money from their paychecks in to the plans. These plans, which often replace traditional defined benefit pension plans, leave more retirement saving and investing decisions up to you.

The study suggests that single women and middle-income families must change their retirement savings habits more than any other group.

On average, women earn less, save less and live longer than men. They tend to make more conservative investments. As a result, women may retire with only a small nest egg to last them for many years. Middle income families often can't afford to save much during their working years and Social Security replaces only a small portion of their income during retirement. Like women, they must overcome a large shortfall.

## It's up to each person

There is hope. The study showed that changing saving and investing habits may

dramatically increase retirement savings. Here are some steps you can take:

### • Act now

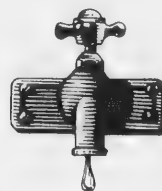
The time for excuses is past. People must provide for their own future financial security. Giving money time to grow can help increase savings.

### • Save more

Even a small increase in monthly savings may make a big difference over time. That's due to the power of compounding. As your assets grow, earnings can be reinvested for additional gains.

### • Invest better

Each one percent you add to your annual investment returns may increase your long-term returns substantially. Again, it's due to the power of compounding.



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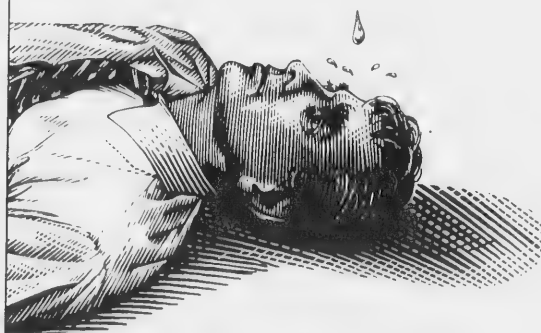
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# Create better job security with franchise purchase

An increasing number of Americans are creating their own job security by buying a franchise and working for themselves. A recent study by Arthur Andersen & Co. indicates that franchising, a leading method of doing business, is continuing to grow throughout the '90s.

## What should be considered before buying a franchise?

Before selecting a franchise, the International Franchise Association recommends these points for investigation:

- Who the franchisor is, what its track record has been, and the business experience of the officers and directors of the company.

- Get a copy of the Uniform Franchise Offering Circular (UFOC). All franchisors are required by the FTC to file this disclosure document listing required fees, basic investment, bankruptcy and litigation history of the company, how long the franchise will be in effect, a financial statement of the franchisor, and earnings claims.

- Be wary of any company which "guarantees" profit. In general, an offer that sounds too good to be true, probably is.

- Ask an attorney and accountant to review all relevant information before you sign anything. You may consider finding an attorney who specializes in franchising.

The U.S. Department of Commerce and

the Small Business Administration strongly recommend that prospective franchisees inquire if a company is a member of the IFA.

In order to maintain member status, a company must have a satisfactory financial condition and must comply with all applicable franchise laws. In addition, member companies must abide by the IFA Code of Ethics. What does this mean to the franchisee? This protects the franchisees by ensuring that their franchisors are complying with every change in franchising laws.

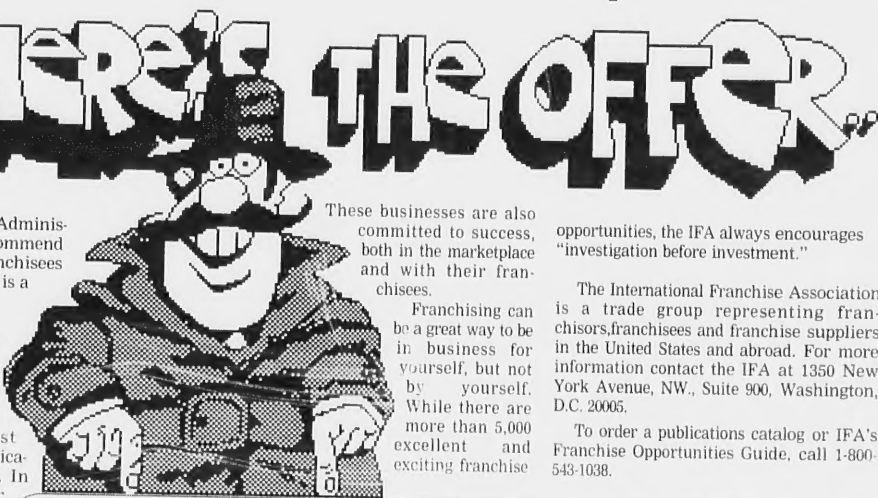
These businesses are also committed to success, both in the marketplace and with their franchisees.

Franchising can be a great way to be in business for yourself, but not by yourself. While there are more than 5,000 excellent and exciting franchise

opportunities, the IFA always encourages "investigation before investment."

The International Franchise Association is a trade group representing franchisors, franchisees and franchise suppliers in the United States and abroad. For more information contact the IFA at 1350 New York Avenue, NW., Suite 900, Washington, D.C. 20005.

To order a publications catalog or IFA's Franchise Opportunities Guide, call 1-800-543-1038.



**Franchising can be a great way to be in business for yourself, but not by yourself. While there are more than 5,000 excellent and exciting franchise opportunities, the IFA always encourages "investigation before investment."**

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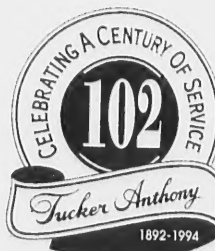
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# Street Financial offers six steps to financial success

The more you earn the faster your expenses rise to meet the increased income. Regardless of your current income level, your financial goals such as a comfortable retirement, college education funding, a vacation home, starting a new business should be well defined before any thought of developing a strategy to accomplish your goals can be devised.

Annually a check-up should be performed covering the six areas of financial planning as recommended by the College for Financial Planning. These areas include your financial position and goals, protection planning, investment planning, income tax planning, retirement planning and estate planning.

In more detail, one of the areas top financial planners, Jeffrey A. Street, Certified Financial Planner, Registered Investment Advisor, owner of Street Financial Services reviews a few elements of the six basic areas of financial planning.

**First review Financial position and goals.** Complete a net worth statement showing assets and liabilities. Review your monthly expenses to capture money pulled into the spending stream that could be earmarked for you goals. Pay yourself first before any other bills. Review your goals constantly to see if you are on pace or how changes effect the current plan.

## Protection planning.

Do you have adequate coverage for your home, auto, liability, and proper protection in the event of a disability, premature death or illness. Consider raising deductibles and self insuring a portion.

## Investment planning.

Have you set definite goals, including amounts, time horizon and risk volatility tolerance. Review investments for proper asset allocation (many studies show this is the basis for over 90% of the expected rate of return).

## Income tax planning.

Utilize your tax advisor to plan how to reduce tax liability in the future. Utilize cafeteria plans, 401(k), TSA or IRA accounts and do not forget about tax credits, tax shelters, tax exempt vehicles, tax-deferred vehicles like the new variable annuities that use many popular mutual funds as investment choices.

## Retirement planning.

Set definite goals on when, the kind of lifestyle and money needed. Do not forget about inflation. When you get your next raise consider saving it into your 401 (k) or other program to help achieve your goals. Diversify your investments.

## Estate planning.

Wills, power-of-attorney, healthcare proxy, revocable trusts, homestead act and other documents should be discussed with competent council. If your estate is worth over \$600,000 don't walk but run to an estate planning attorney.

**Questions to Ask in a Preliminary Interview as taken from "Facts about Financial Planners" given out by the American Association of Retired Persons.**

## 1. What credentials do you have to practice financial planning?

Financial planning is virtually an unregulated industry. Virtually anyone can call themselves a financial planner.

Mr. Street is a Registered Representative, member of the National Association of Securities Dealers (NASD), holds a Series 7-General Securities license, Series 63-Uniform Securities Agent State Law Examination, Life, Accident and Health Insurance licenses. Mr. Street is licensed in Massachusetts, New Hampshire, Florida, New Jersey and

New York. He is a licensed Real Estate Agent and registered as a Financial Planner with the Secretary of State office in Massachusetts. He is a Certified Financial Planner Practitioner Member, member of the Registry of Certified Financial Planners, member of the International Association of Financial Planners, Registered Investment Advisor with the Securities and Exchange Commission, member of the Boston Society of Certified Financial Planners, and a member of the Boston Estate Planning Council.

Mr. Street currently provides weekly financial planning columns for the Methuen Journal, has appeared in Financial Planning Magazine, The Boston Herald and the Lawrence Eagle Tribune. Street Financial Services works closely with several accounting and law firms. Continuing education is a priority at our firm, in order to serve clients to our best ability.

## 2. Are you registered with the federal Securities and Exchange Commission (SEC) or with a state agency?

Yes, as previously described above. In addition, we are what is known as a full disclosure company and will provide a copy of form ADV Part II as on file with the Securities and Exchange Commission.

## 3. How would you prepare my financial plan?

We design financial plans after gathering extensive information about your goals, resources and compile this information with sophisticated computer systems to produce intelligent solutions to your goals. Computer software is important, however, it is more important to have a qualified advisor working on your affairs. Mr. Street coordinates the efforts of in house members and consultants.

## 4. How many companies do you represent?

We are an independent firm and utilize over one hundred different companies to help our clients achieve their goals. For example: AIM, Fidelity, Putnam, Thomson Mutual Funds, and insurance companies Prudential, Metropolitan, Nationwide, and Transamerica. We can suggest both load and no-load funds, individual stocks or bonds depending on the clients needs.

## 5. Who will I work with on a regular basis?

You will have one professional who is assigned as your full time account representative. This individual will be responsible for the day-to-day management of your account. That person may call on other experts but will be your liaison.

## 6. How do you keep up with the latest financial developments?

We keep current in several manners. First, by reading Morningstar, Lipper, Value Line, and other industry publications, such as, Financial Planning Magazine, CFP Today, and Investment Advisor. We also keep current by regularly attending industry sponsored workshops that count toward mandated continuing education requirements.

## 7. Will you be involved in evaluating and updating the plan you suggest?

Yes, Part of our client relationship includes a minimum of annual face-to-face reviews. We often need more frequent reviews due to changing economy, your goals, or income and estate tax laws. We are prepared to meet with our clients on an as needed basis.

Street Financial Services is a full service financial planning, investment advisory firm located at the Methuen Executive Park offering a free initial consultation and a satisfaction guarantee or your money back policy on fee based financial plans.

## Street Financial Services



Jeffrey A. Street, CFP  
Registered Investment Advisor

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- Written Financial Plans
- Retirement Strategies
- College Funding
- Investment Planning
- Securities Brokerage
- Insurance Services
- Private Money Management

#### Business Services

- Retirement Plans
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- Executive Benefit Plans
- Buy/Sell Plans

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## After Hours Schedule

For clients and General Public • Featuring local and national experts

### September

- 20 "ABCs of saving and investing for college education costs", Jeffrey A. Street, CFP, Street Financial Services, Methuen
- 27 "ABCs of smart investment planning for all ages. The basics, how to get started, the alternatives", Jeffrey A. Street, CFP, SFS, Methuen

### October

- 4 "Estate planning for everyone. wills, trusts, etc.", Attorney Wendy Olinsky, Methuen
- 11 "How the U.S. Small Business Administration can finance, support your business", Marie Record, Assistant Director of Finance, Boston
- 18 "Choosing a retirement plan for the 1-200 person company - including a free analysis showing costs and benefits (\$100 Value)", John Burke, Oppenhiemer Capital, Quest for Value, New York
- 25 "ABCs of retirement planning for all ages. Free pension analysis including 5, 10 year forward averaging, asset allocation, IRA minimum distribution (\$225 Value)", Jeffrey A. Street, CFP, SFS, Methuen

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| <input type="checkbox"/> Business Planning       | <input type="checkbox"/> Money Market Funds                        |
| <input type="checkbox"/> Annuities               | <input type="checkbox"/> Tax-Exempt Investments                    |
| <input type="checkbox"/> Life Insurance          | <input type="checkbox"/> IRA or Keogh Programs                     |
| <input type="checkbox"/> Group Insurance         | <input type="checkbox"/> Accumulation Plans                        |
| <input type="checkbox"/> Investment Certificates | <input type="checkbox"/> Other                                     |
| <input type="checkbox"/> Mutual Funds            |  |

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Street Financial Services

Methuen Executive Park

248 Pleasant Street, Methuen, MA

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## Credit repair clinics are no Rx for bad debt

Turned down because of bad credit? We can help! Buyer beware. The miracle cures promised on late-night television and in classified advertisements usually end with consumers as victims of malpractice.

Credit repair organizations, also known as "credit clinics," claim to remove negative information from a consumer's credit report. Or they promise a bank-card "regardless of previous credit history."

Their fees can be substantial, ranging from hundreds to thousands of dollars.

### Corrupting consumer protections

Operating on the edge and even outside of the law, credit clinics abuse laws and policies established to protect consumers.

They flood the credit reporting agencies' consumer assistance systems with multiple disputes, hoping that accurate negative information will be erased from a client's credit files, said TRW Information Services, which collects and reports credit-related information on consumers nationwide.

This tactic rarely works. TRW — and

other credit bureaus — are skilled at recognizing credit clinics, negating their success.

Costly for consumers, bureaus and lenders, still credit clinics have a powerful, negative impact on:

- Their own clients, who learn an expensive lesson. Legitimate negative information remains on their credit files, and their fees are rarely refunded.

- Credit bureaus, which waste time and money to review and respond to frivolous claims — estimated at up to 30 percent of the consumer assistance workload.

- Lenders, who face greater difficulty making wise credit granting decisions without accurate, complete credit information. This increases the cost of credit for all consumers.

- Consumers with legitimate complaints, who lose the time and attention they deserve to solve their problems.

The only winners are the credit clinics themselves, which frequently collect their fees and move to new areas to victimize new consumers.

### The credit repair truth

Credit clinics are unlikely to tell uninformed consumers these facts, but TRW will:

- Virtually everything a credit repair clinic does legally can be done by consumers themselves for free or at minimum cost.

- No one can legally remove accurate information from a credit report. Federal law provides that negative information can remain on the credit report for up to seven years (up to ten years for bankruptcies). So only time can erase bad credit.

- Any consumer can dispute inaccurate information at no charge. TRW credit reports contain an easy-to-complete dispute form to help consumers challenge inaccurate information.

- There are no miracle cures for bad credit. If you need help repaying creditors, managing debt or setting up a personal budget, contact Consumer Credit Counseling Services. CCCS is a reputable, nonprofit organization with more than 1,000 offices

nationwide. For assistance call CCCS at 1-800-388-CCCS (2227).

Many states have laws regulating credit clinics. The laws generally require specific disclosure of a consumer's rights and require bonds and licenses for the credit clinics. Each year more states pass legislation to protect consumers against credit clinics scams. Contact your local consumer protection agency or the Better Business Bureau for more information.

### Lenders want to say 'yes'

Remember that credit grantors are in business to lend you money. However, their livelihood depends on extending credit only to consumers who repay their debts.

TRW emphasizes that accurate credit reports are one tool credit grantors rely on to make sound, impartial decisions. If credit repair clinics' actions distort credit histories, creditors risk increased losses from bad debts. These losses will be passed on to other customers like you.

## Credit card facts and figures

Here are some facts about credit cards that could account for some surprised looks.

It's estimated one out of every 33 credit cardholders in the United States reported at least one card missing last year.

On an average day, 9,257 cardholders reported 19,975 credit cards lost and another 2,219 stolen. For the year, that totaled 3.4 million calls to report over 8.1 million cards. Eighty percent of those calls went directly to organizations that issued the cards. The other 20 percent went to firms

that register credit cards and then report them lost or stolen to the issuing bank or company.

The business of credit card registration began in 1969 and firms in this industry now serve 22.4 million cardholders. This equals about 21 percent of the 111.3 million Americans who own one or more credit cards in the U.S.

Credit card protection lets consumers register all their credit and debit cards issued by banks, stores, oil companies, etc. If a member's cards are lost or stolen



proprietary data base that makes it easy for them to quickly and accurately get card loss notifications to any of the nation's thousands of card issuing companies.

In addition to credit card loss protection, one service offers consumers insurance covering their liability for fraudulent card charges, a change of address service and emergency cash advances.

Over the years, leading credit card protection services have accumulated a

anywhere in the world, the member may call a single toll-free "800" phone number to promptly get official card loss notifications sent to each card issuer. In addition to this credit card loss protection, consumers receive insurance covering their liability for fraudulent card charges, a change of address service and emergency cash advances.



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## Cooperatives: Part of the American tradition since 1752

The next time you go shopping at your food co-op, or make a deposit at your credit union, you might want to tip your hat to Benjamin Franklin. That gentleman organized the first U.S. cooperative back in 1752 when he formed the Philadelphia Contributionship for the Insurance of Homes from Loss by Fire, still the oldest operating cooperative in the U.S.

The modern cooperative movement celebrated its 150th anniversary this year. When 28 weavers began a co-op at Rochdale, England in 1844, they dreamt of a different world. Little did they know that today cooperative enterprises reach every country on the globe and are practiced by over 640 million people.

Today, about 120 million Americans belong to 47,000 cooperative businesses which range in size from small buying clubs to businesses included in the Fortune 500.

What is a cooperative? It's a business owned and controlled by the people who use it - producers, consumers or workers with similar needs who pool their resources for mutual gain.

Familiar co-ops include: Associated Press, Florist Transworld Delivery (FTD), Ocean Spray, Land O'Lakes, Nationwide Insurance, Sunkist, Group Health, Inc., CARE, Welch's, Ace Hardware, Recreational Equipment, Inc., Blue Diamond Almonds and Riceland Foods.

There's even a national cooperative month. It's October.

Beside food buying clubs and credit unions, businesses that are cooperatives include agricultural, housing and child care cooperatives, mutual insurance companies, rural electric, telephone and telecommunications cooperatives and small business cooperatives.

For a free brochure about cooperatives, write: National Cooperative Business Association, 1401 New York Avenue, N.W., Suite 1100, Washington, D.C. 20005.

"Part of your Life: PART OF YOUR FUTURE" reflects the local ownership of cooperatives and the many ways America's 47,000 co-ops are working to meet peoples needs in communities across the country.

## How do you achieve financial independence?

By James E. Stowers

If you are like most people, your financial future will depend mainly on what you do for yourself. The fundamental decision you must make is whether you intend to live within your income.

If you are determined to become financially independent, your next step is to spend less than you earn or make more than you spend and wisely invest the difference. If you have decided to do this, here are some steps to follow:

### Pay yourself first.

Think of saving and then investing as your most important obligation each month, ahead of paying your rent or mortgage.

Set aside a definite amount at the beginning of each month. How much? A simple rule of thumb is at least ten percent of your gross income invested for the long term.

### Invest wisely.

It would be wise to have your investments diversified, readily marketable and managed by professionals.

### Remember the value of time.

Be patient. When you plant an acorn, you don't expect a sturdy oak in a year or two. It must be nourished and it takes time to grow. Time can be your greatest asset if you start early. If you delay, time can be your greatest handicap. The best time to plant an oak was 20 years ago. The second best time is now.

### Fight the temptation to spend what you have saved.

Simply put, try to develop the willpower not to touch your long-term investments.

Remember, regardless of how much you earn, only what you save is really yours. You can always spend what you save, but you can never save what you spend.

Perhaps the most asked question of anyone seeking financial independence is, "How can I set aside money when

I barely make ends meet now?"

You can always find extra money to set aside if you are determined to do so. You probably have the means already, if you only take a closer look.

### • Make better use of your time.

Time is money. By making a record of how you spend each minute of the day, you may find you can earn more money by simply making better use of your time.

- Work even harder to do a better job. Are you convinced that you are making your best effort? Is there any way you could do it better?

- Get your money's worth. Keep a daily record of how you spend your money. Then examine the list after a month and ask yourself:

- Am I getting my money's worth? Am I satisfied with the way I am spending my money? If the answer to either question is "no," change your habits and control your money.

- Plan ahead for financial windfalls. Why not invest all money you receive outside of your regular current income, specifically, to improve your financial future?

- Try other ways to find extra money. If you get a raise, consider putting a third of it aside for your future financial independence, rather than using all of it to increase your present standard of living. Become a handy person and take care of your own repairs. Take advantage of quantity discounts; buy in bulk. Eat out less and enjoy your own cooking.

If all else fails, maybe get a second job.

We are all different and have different backgrounds and experiences from which we can generate new ways of finding money. You can always find extra money to set aside if you are determined to do so.

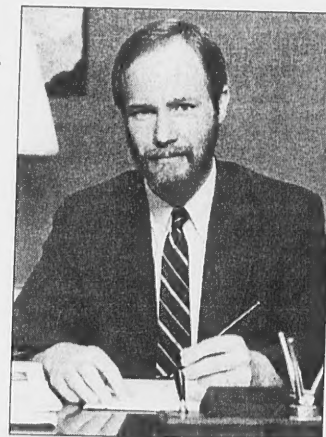
James E. Stowers is founder and Chairman of Twentieth Century Companies, Inc.

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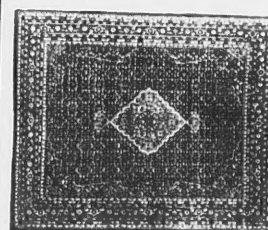
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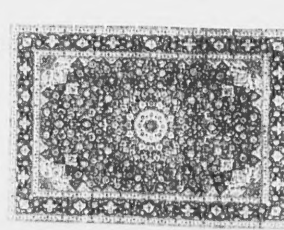
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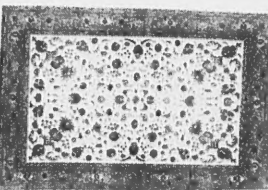
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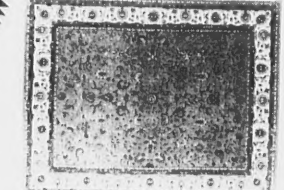
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## Protect against credit card fraud

The information below is from Equifax, one of the largest consumer information companies.

Credit card fraud is a growing threat to consumers and business alike. In 1992, for example, credit card issuers' losses due to fraud were more than \$860 million.

***Guard your credit carefully. It can be stolen from you like any other valuable property — and can be just as difficult to get back.***

You can become a victim of credit fraud through seemingly normal credit card use. Perhaps someone has been able to get your account number from a charge slip, or you've given the account number and other personal data to someone over the phone who misled you into thinking you were ordering a product from a legitimate business. Such information can then be used to apply for credit in your name and without your knowledge.

Here are some things you can do to protect yourself from credit fraud:

- Be careful in giving out account numbers and other personal information.
- Check your monthly credit card statements carefully for unauthorized charges.
- Occasionally request a copy of your credit report from a national credit reporting agency such as Equifax, TRW or Trans Union. Such a check-up should reveal if anyone has applied for credit in your name or whether any accounts are being used without your knowledge, with the billing statement being sent to a different address.

If you believe you are a victim of credit fraud:

- Immediately notify your credit grantors.
- Contact the credit reporting agencies to alert them to possible fraudulent accounts or unauthorized charges. Equifax's Fraud Assistance Unit receives over 200 phone calls and letters each day from consumers who believe they have been victimized by credit fraud.

The company works with consumers and credit grantors to remove fraudulent accounts or charges and places a fraud statement on the consumer's credit file to warn credit grantors accessing the file in the future that credit applications need to be verified by phone with the consumer to ensure legitimacy.

Guard your credit carefully. It can be stolen from you like any other valuable property — and can be just as difficult to get back.



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